

SECTION I.

Introduction

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Introduction

Purpose of the Consolidated Plan

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnerships Program and Housing Opportunities for People with AIDS (HOPWA) funding, and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every five years; updates to the five year Plan are required annually.

The Purpose of the Consolidated Plan is:

1. To identify a state's housing and community development needs, priorities, goals, and strategies; and
2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments.

The FY2002 Consolidated Plan Update is the second annual update to the FY2000 five year Consolidated Plan. This report updates the demographic and socioeconomic information and trends related to Indiana's current and future housing and economic development needs. The report contains new data about these needs, gathered through surveys and regional public forums. This information is used to review and modify, if needed, the Strategic Plan developed during the five year planning process. It is also used to develop the FY2002 One Year Action Plan.

What's New in the 2002 Consolidated Plan Update

- A community survey was distributed to more than 3,000 key persons and organizations statewide. More than 400 responses were received to questions about the affordability and quality of housing, economic development, special needs populations, and fair housing practices;
- Approximately 187 citizens and representatives from nonprofits and local governments attended regional forums to discuss and prioritize the housing and community development needs in their communities;
- The State's socioeconomic and housing market conditions were updated with recently released data from the 2000 Census;

- New information about the needs of special populations in the State was incorporated into the Plan; and
- Socioeconomic and housing market data was compiled for the State's public housing authorities (PHAs) located in nonentitlement counties, to assist the PHAs with their agency plans.

Compliance with Consolidated Plan Regulations

The State of Indiana's 2002 Consolidated Plan Update was prepared in accordance with Sections 91.300 through 91.330 of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan regulations. Appendix H, the "HUD Regulations Cross-Walk" contains a checklist detailing how the 2002 Update meets these requirements.

Notes on the Data

This is the first year in the 2000-2004 five year Consolidated Planning cycle that 2000 Census data have been available. The FY2002 Update incorporates the new data into the socioeconomic analysis, housing market analysis, and special needs section.

The analysis of housing market conditions also incorporates new data from the Census 2000 Supplementary Survey (C2SS). The C2SS was conducted as part of the U.S. Census to test new data collection methods. The C2SS contains information that is not yet available in the 2000 Census (e.g., household income, housing prices). These data are currently available at the state level and for medium- to large-sized cities. Since the C2SS is based on a sample of respondents, estimates are subject to a margin of error.

Although many economic and demographic statistics are updated annually or semiannually, some have not been updated since the 1990 Census. Thus, in some cases, the "most recent available" data will be as of 1989 or 1990. This treatment is consistent with HUD recommendations for sources of data when updated data are unavailable.

The data are primarily aggregated on a state or county level, with data on non-entitlement areas¹ presented separately when available. Occasionally, data from entitlement areas or major metropolitan statistical areas are used to evaluate economic conditions or determine housing and community development needs if state and county data are unavailable or outdated.

¹ The term "entitlement areas" refers to cities and counties that, because of their size, are able to receive CDBG funding directly. These areas must complete a Consolidated Plan separately from the state's to receive funding. The requirements for receiving HOME, ESG, and HOPWA funds are all slightly different, but are generally based on size and need. For purposes of this report, "non-entitlement" refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. The entitlement areas in Indiana include the cities of Anderson, Bloomington, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, Muncie, New Albany, Terre Haute; Lake County; and the consortiums of Lafayette (including the cities of Lafayette and West Lafayette) and St. Joseph's County (including the cities of South Bend and Mishawaka).

Organization of the Report

The remainder of the 2002 Update is organized into six sections and eight appendices.

- Section II discusses the demographic and economic trends in Indiana to set the context for the housing and community development needs and strategies discussed in later sections.
- Section III reports the findings from the regional forums and key person survey, along with analyses of the State's housing and community development needs.
- Section IV reports updated information about the State's housing market and needs, including housing vacancies, unit characteristics, affordability, and cost burden.
- Section V discusses the housing and community development needs of the State's special needs populations. The section gives updated estimates of these populations, reports new programs and initiatives to serve them, and identifies remaining gaps.
- Section VI contains the State's updated five year program strategies and One Year Action Plan.

The Appendices include:

- A. List of Key People
- B. Consolidated Plan Certifications
- C. Key Person Survey Instrument
- D. Citizen Participation Plan and Outreach Efforts
- E. Public Comment and Response
- F. 2001 Fund Allocations
- G. 2002 Allocation Plan
- H. HUD Regulations Cross-Walk

Lead and Participating Agencies

Indiana's 2002 Update was a collaborative project. The Indiana Department of Commerce and the Indiana Housing Finance Authority (IHFA) were responsible for overseeing the coordination and development of the Update. The Indiana Family and Social Services Administration (FSSA) also assisted in its development.

The Consolidated Plan Coordinating Committee included representatives from the organizations listed above as well as individuals from the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana

Civil Rights Commission (ICRC), Rural Opportunities, Incorporated (ROI), the Indiana Institute on Disability and Community, and the U.S. Department of Housing and Urban Development. A list of Committee members and their respective organizations can be found in Appendix A.

Citizen Participation Process

The Consolidated Plan was developed with a strong emphasis on community input. Brochures explaining the purpose of the Consolidated Plan and how citizens could contribute, including an agenda and dates of the public forums, were mailed to citizens and local governmental and nonprofit organizations throughout the State at the beginning of the public process. The brochures were provided in both English and Spanish.

Citizens participated in the development of the Consolidated Plan through:

- Six regional forums held in cities throughout the State;
- A statewide community survey of 407 community representatives;
- A 30 day public comment period; and
- Two public hearings about the Plan and fund allocations.

Consultation with Governmental and Nonprofit Organizations

The Consolidated Plan Committee made a significant effort to involve governmental agencies and nonprofit organizations at all levels in the planning process. In addition to the regional forums described above, representatives of governmental or nonprofit organizations participated by sharing studies and information concerning the needs of communities. Among the organizations with which the Committee exchanged information were state and local policymakers, service providers to the state's special needs populations, administrators of public housing authorities, and city planners and housing development specialists. The materials that these organizations shared with us are sourced throughout the report.

Acknowledgments

Each member of the Consolidated Plan Coordinating Committee made valuable contributions to this process and merits special recognition.

The State of Indiana retained BBC Research & Consulting, Inc. (BBC), an economic research and management consulting firm, and The Keys Group, an Indiana-based planning and research partnership, to assist in the preparation of the 2002 Consolidated Plan Update.

SECTION II.

The Socioeconomy of Indiana

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Demographic and Economic Profile of Indiana

This section discusses the demographic and economic characteristics and conditions in the State of Indiana, including recent trends in population, income, and employment growth; an economic outlook and forecast for the next five to ten years; and the implications of such trends on the State's housing and community development. The contents of this section partially fulfill the requirements of Section 91.305 of the State Government Consolidated Plan Regulations.

Since the preparation of the 2001 Consolidated Plan update, new demographic data from the 2000 Census have been released, including population, age distribution, household characteristics, race and ethnicity. This section reports these new data, along with an analysis of how the demographic changes in the State affect housing and community development needs.

Where applicable, demographic forecasts made in this section are from the commercial data providers PCensus and Applied Geographic Solutions (AGS). These sources generate current and projected data using econometric techniques applied to U.S. Census and other comprehensive economic databases. Secondary data is also collected from State sources, primarily the Indiana Business Research Center at Indiana University. The data analysis is performed by BBC Research & Consulting.

Summary of demographic changes between 1990 and 2000. With the release of 2000 census data, several demographic comparisons can be observed between 1990 and 2000, including:

- **Population.** Statewide population increased by 9.7 percent between 1990 and 2000, from 5,544,159 to 6,080,485 people. Counties located within a metropolitan statistical district (MSA) increased by 10.8 percent during the decade (for an average annual increase of about 2 percent) while non-MSA counties grew by 6.9 percent (or an annual average of 0.7 percent).
- **Age.** Persons between the age of 45 and 54 made up the fastest growing age group between 1990 and 2000. The median age in the State increased from 32 in 1990 to 35 in 2000.
- **Race/ethnicity.** As explained in subsequent sections of this report, race data between 1990 and 2000 are not directly comparable. (The 2000 Census contained more racial and ethnic categories than in 1990). Although the data are not directly comparable by race, the overall numbers indicate an increase in the State's minority population, primarily in metropolitan areas.
- **Household size/composition.** Family households (with or without children under the age of 18) headed by a male householder increased by 50 percent over the past decade; this was the fastest growing household type. Average household size decreased from 2.61 persons per household to 2.53.

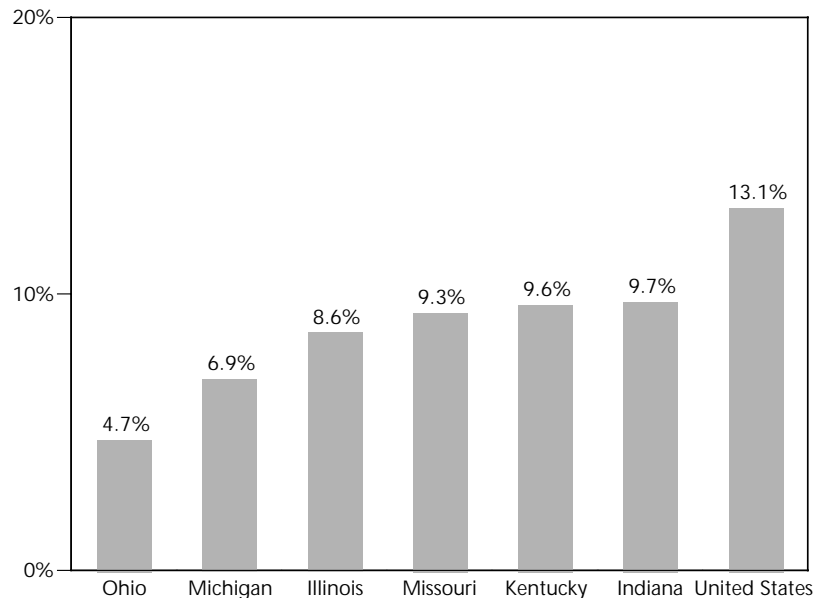
Population Characteristics

Overall growth. Data from the 2000 Census show that population in Indiana increased by 9.7 percent between 1990 and 2000, to a total of 6,080,485 people. This growth was slow relative to the population growth in the western and southern U.S., which resulted in a loss of a congressional representative seat for the State. However, Indiana's growth during the decade was stronger than other Midwestern states, as shown in the Exhibit II-2 below.

Exhibit II-1.
Population Growth,
1990-2000: Indiana and
Midwestern States

Source:
U.S. Census of the Census.

*Indiana led the population
growth of surrounding states.*



Population estimates recently released by the Census Bureau show Indiana's population to have grown by less than one percent between 2000 and 2001, to 6,114,745 people. This rate is consistent with the State's average annual population growth between 1990 and 2000 of about .9 percent.

Growth of Nonentitlement Areas. Nonentitlement areas¹ of the State made up nearly 60 percent of the population in 2000, which was about 2 percent more than in 1990. The total population in nonentitlement areas was 3.6 million people, compared to 2.4 million in entitlement areas. Between 1990 and 2000, the total population in nonentitlement areas increased 12 percent, for an annual growth rate of 1.28 percent. In comparison, the total population in entitlement areas increased by only 7 percent.

Growth by County. Counties within a metropolitan statistical district (MSA) held nearly 72 percent of the State's population in 2000. According to 2000 U.S. Census data, there were 4.35 million people in Indiana's MSA counties in 2000, compared with 1.72 million in non-MSA counties.

¹ The term "entitlement areas" refers to cities and counties that, because of their size, are able to receive CDBG funding directly. These areas must complete a Consolidated Plan separately from the State's to receive funding. The requirements for receiving HOME, ESG, and HOPWA funds are all slightly different, but are generally based on size and need. For purposes of this report, "nonentitlement" refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. The entitlement areas in Indiana include the cities of Anderson, Bloomington, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, Muncie, New Albany, Terre Haute; Lake County; and the consortiums of Tippecanoe (including the cities of Lafayette and West Lafayette) and St. Joseph's County (including the cities of South Bend and Mishawaka).

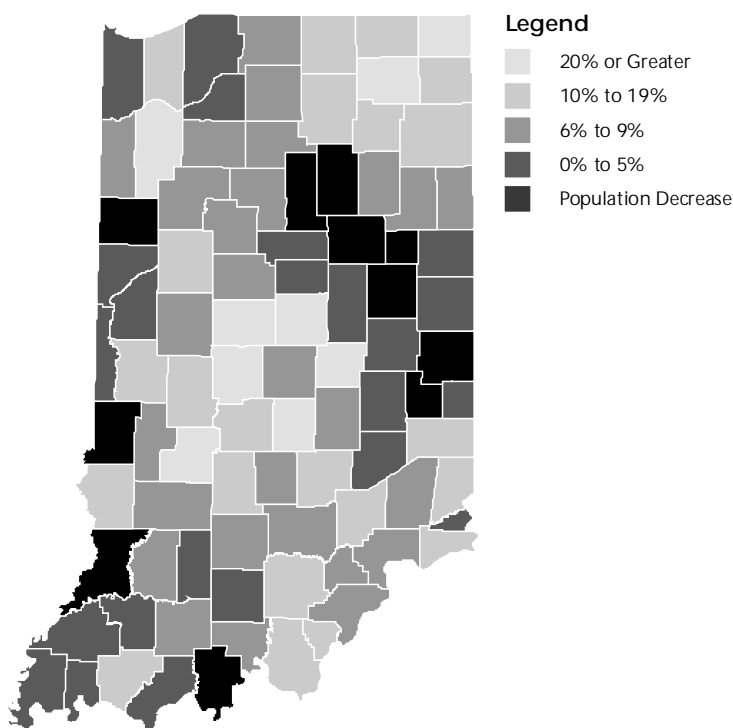
Population loss and stagnation primarily occurred in the north-central and southwest portion of the State. Eighty percent of the counties with declines in population between 1990 and 2000 were non-MSA counties. Miami, Fayette and Knox counties had relatively large population declines, each losing more than 1.5 percent of their populations. Wayne, Perry and Grant counties had declines exceeding 1 percent.

Although a number of MSA counties experienced stagnant growth between 1990 and 2000, Delaware and Vigo counties were the only MSA counties with population declines.

Exhibit II-2 shows population growth and decline by county between 1990 and 2000. Population growth between 1990 and 2000 was very strong in counties adjacent to the State's major metropolitan area of Indianapolis, in addition to Louisville, Kentucky. The population migration outward from Indianapolis contrasts with trends in other large cities during this decade.

Exhibit II-2.
Indiana's Fastest Growing
Counties, 1990-2000

Source:
U.S. Bureau of the Census.



Age. Examining population trends by age group aids in projecting future housing and community development needs. As the State's large cohort of baby boomers has been aging, the State as a whole has been growing older. Indeed, in 2000, the median age in the State was 35 years old, compared to 32 years in 1990. Median age increased in all 92 Indiana counties between 1990 and 2000, and the 2000 median age ranged from 27.2 (Tippecanoe County) to 40.8 (Brown County).

Similar to the rest of the U.S., baby boomers constitute a large percentage of Indiana's current population and are the fastest growing age cohorts. Thirty percent of the State's total population was between the ages of 30 and 49 years old in 2000. The State's youngest cohorts also make up a significant portion of the population: 14 percent of the population in 2000 was between 0 and 9 years old and 16 percent was between 10 and 20 years old.

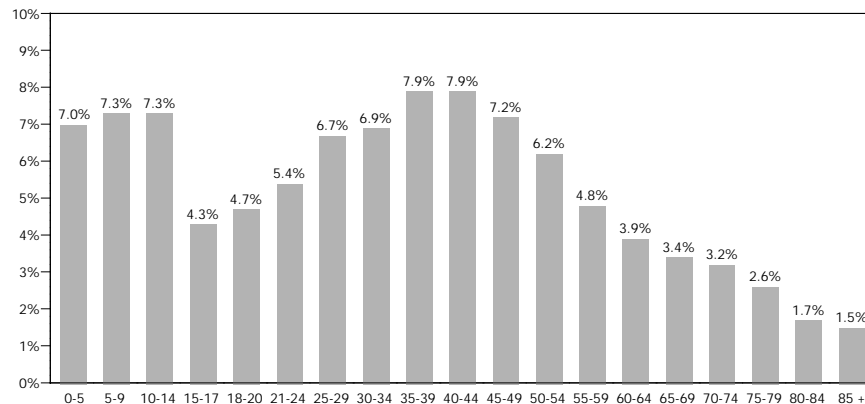
The number of individuals between the ages of 45 and 54 grew by 43 percent between 1990 and 2000; this was the fastest growing age cohort during this period. The second largest growth occurred in individuals 85 years and older; this group grew by 27 percent during the decade. Other age groups experiencing strong growth between 1990 and 2000 include ages 55 to 59 (23 percent) and ages 75 to 84 (19.5 percent).

The State's population between 25 and 44 years old increased by only 3 percent between 1990 and 2000, and the population less than 24 years old increased by only 6 percent. The only substantial decline in population in the State occurred in the population between 60 and 74 years old; this group lost nearly 3 percent of its population between 1990 and 2000. Exhibit II-3, below, shows the age distribution of Indiana's Population in 2000.

Exhibit II-3.
Indiana Population by
Age Group, 2000

Source:
U.S. Bureau of the Census.

Baby boomers and their children make up the largest age cohorts.



Persons over the age of 65 comprised 12.5 percent of the State's population. This is similar to the nation as a whole, where persons over the age of 65 comprise 12.4 percent of the population. On average, non-MSA counties have a higher percentage of elderly residents (13.7 percent of total population in 2000) than MSA counties (11.8 percent).

If current trends continue, demand for senior housing in the State should increase modestly during the next five to ten years and more rapidly in following years, as the baby boomers continue to age. This will be especially pronounced in rural areas where the percentage of the population that is elderly is the highest. Over the longer term, demand for rental housing is also likely to increase as the younger age cohorts reach their twenties, when renting is common. Percent of population over age 65 ranges from a low of 7.5 percent in Hamilton to a high of 15.8 percent in Randolph and Vermillion Counties. The State average is 13.2 percent.

Race. Population data by race is also useful in projecting future housing and community development needs, as race is correlated with income and household characteristics that influence housing demand.

Race data in the 2000 Census is different from race data collected in 1990 and other previous censuses. In the 2000 Census, people were able to identify with more than one race, whereas in earlier censuses, people could identify with only one race. As such, 1990 and 2000 race data are not directly comparable. The breakdown by race of Indiana's 2000 population is illustrated in Exhibit II-4 on the following page.

**Exhibit II-4.
Indiana Population by
Race, 2000**

Note:
Includes persons of Hispanic origin.

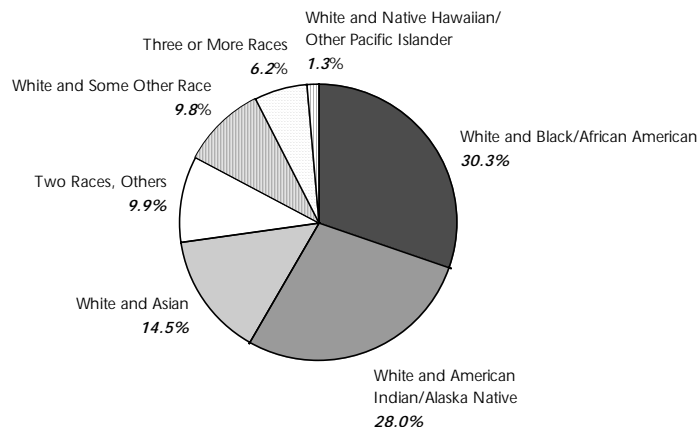
Source:
U.S. Bureau of the Census.

<i>Race</i>	<i>Number</i>	<i>Percent of Population</i>
White alone	5,320,022	87.5%
Black or African American alone	510,034	8.4%
American Indian or Alaska Native alone	15,815	0.3%
Asian alone	59,126	1.0%
Native Hawaiian or Other Pacific Islander alone	2,005	0.0%
Some Other Race alone	97,811	1.6%
Population of Two or More Races	75,762	1.2%
Total	6,080,485	100.0%

Statewide 2000 Census data indicates that 75,762 – 1.2 percent of Indiana residents – identified themselves as “more than one race.” Of this number, 30 percent were white and African American and 28 percent were white and American Indian or Alaskan Native. Among those identifying with more than one race, only six percent identified themselves as belonging to three or more races. Exhibit II-5 illustrates the proportions of Indiana residents identifying with more than one race in 2000.

**Exhibit II-5.
Indiana Residents
Identifying With More
Than One Race in 2000**

Note:
n = 75,762.
Source:
U.S. Bureau of the Census.

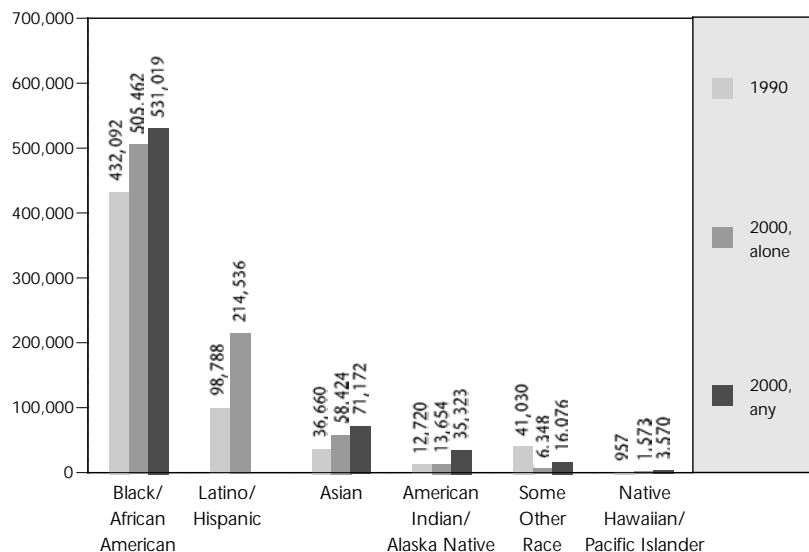


Because the multiracial option was not available in 1990, direct comparisons between specific racial categories in 1990 and 2000 are not possible. However, the Census data allow broad comparisons of race data. The 2000 Census data show that nonwhite populations in Indiana grew dramatically during the past decade. This is illustrated in Exhibit II-6.

Exhibit II-6.
Indiana Race Data:
1990, 2000 One Race
Alone and 2000 One Race
and Combination of
Multiple Races

Note:
White population not shown. In 2000 there were 5,219,373 white alone and 54,803 white in combination. In 2000, "alone" means only one race was listed. "any" includes multiple and single races and will total greater than the overall Indiana population as a result. Hispanics may be any race; definition unchanged since 1990.

Source:
U.S. Bureau of the Census.



Although Hispanic or Latino is often considered a racial category, the Census classifies it as an ethnicity. As such, 2000 figures on Hispanic origin can be directly compared to those from 1990. Indiana's Hispanic/Latino population grew 117 percent during the 1990s, from 98,788 to 214,536.

The race data shown in Exhibit II-6 included individuals of Hispanic/Latino origin within the race categories used. Exhibit II-7 below summarizes the racial composition of the State in 2000, separating persons of Hispanic and Latino ethnicity from their race(s) reported.

Exhibit II-7.
Indiana Population By Race,
With Hispanic Population,
2000

Source:
U.S. Bureau of the Census.

<i>Race/Ethnicity</i>	<i>Number</i>	<i>Percent of Population</i>
White alone	5,219,373	85.8%
Black or African American alone	505,462	8.3%
American Indian or Alaska Native alone	13,654	0.2%
Asian alone	58,424	1.0%
Native Hawaiian or Other Pacific Islander alone	1,573	0.0%
Some Other Race alone	6,348	0.1%
Two or More Races	61,115	1.0%
Hispanic or Latino Origin	214,536	3.5%
Total	6,080,485	100.0%

More than 50 percent of the State's minority populations are located in Marion and Lake counties. In 2000, non-MSA counties together had a minority population of just 5 percent. Future growth in the State's minority populations is likely to be concentrated in urban areas.

Household composition. An understanding of the composition of the State's households – e.g., single parents, couples without children, single, elderly – is necessary to address the State's housing needs. The majority (78 percent) of households in the State are married couple households. Slightly more married couples do not have children (56 percent), which is consistent with national trends.

The number of married couple households with children declined by 5 percent between 1990 and 2000. In single parent families with children, a much higher percentage of these households is headed by females (75 percent) than males (25 percent), although the number of households with children headed by males in the State increased by 50 percent between 1990 and 2000. The characteristics of households in non-MSA counties are generally consistent with the distribution in the State. Exhibit II-8 on the following page shows the types of households in the State and non-MSA counties, for 1990 and 2000.

Exhibit II-8.
Household Characteristics in Indiana and Non-MSA Counties 1990 & 2000

	State of Indiana					Non-MSA Counties				
	1990	2000	Percent Change 1990-2000	Percent by Households	Percent by Household Type	1990	2000	Percent Change 1990-2000	Percent of Total Households	Percent by Household Type
Family Households										
Married Couple										
Children less than 18	587,574	556,113	-5.4%	34.7%	44.4%	181,893	165,446	-9.0%	35.2%	43.1%
No children less than 18	614,446	695,345	13.2%	43.4%	55.6%	193,342	218,854	13.2%	46.6%	56.9%
Male Householder										
Children less than 18	34,169	51,412	50.5%	3.2%	56.1%	9,621	15,028	56.2%	3.2%	59.1%
No children less than 18	26,534	40,259	51.7%	2.5%	43.9%	7,069	10,420	47.4%	2.2%	40.9%
Female Householder										
Children less than 18	146,548	160,311	9.4%	10.0%	61.8%	33,625	36,823	9.5%	7.8%	61.2%
No children less than 18	71,080	99,061	39.4%	6.2%	38.2%	17,393	23,361	34.3%	5.0%	38.8%
Total family households	1,480,351	1,602,501	8.3%	100.0%		442,933	469,932	6.1%	100.0%	
Total nonfamily households	585,004	733,805	25.4%			151,003	184,951	22.5%		

Source: U.S. Bureau of the Census.

Exhibit II-9.
Average Household Size by
County, 2000

Legend

- MSA Counties
- Non-MSA Counties

Median income. According to the U.S. Bureau of the Census Supplemental Survey data, the median household income in the State was \$40,552 in 2000. This represents a 41 percent increase from the 1990 Statewide median household income of \$28,797. Median household income is not yet available by county. However, HUD has estimated 2002 median *family* income for each county and some cities in the State. Section IV, Housing Market Analysis, contains the HUD estimated median family income for the State's counties covered by the Consolidated Plan.

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In general, MSAs have higher costs of living than rural areas. Therefore, the higher earnings in MSA counties may not be indicative of a higher level of economic well-being. Howard had the highest average weekly earnings (\$956, or \$49,712 per year) of the MSA counties. Fayette led the non-MSA counties with \$670 in average weekly earnings (\$34,840 per year). Clay had the lowest average weekly earnings (\$439, or \$22,828 per year) of the MSA counties and Brown had the lowest (\$356, or \$18,512 per year) of non-MSA counties.

Exhibit II-10.
Average Weekly
Earnings by County,
March 2000

Note:
MSA counties are in bold.

Source:
Indiana Business Research Center.

*On average, MSA
counties had higher
average weekly earnings
than non-MSA counties.*

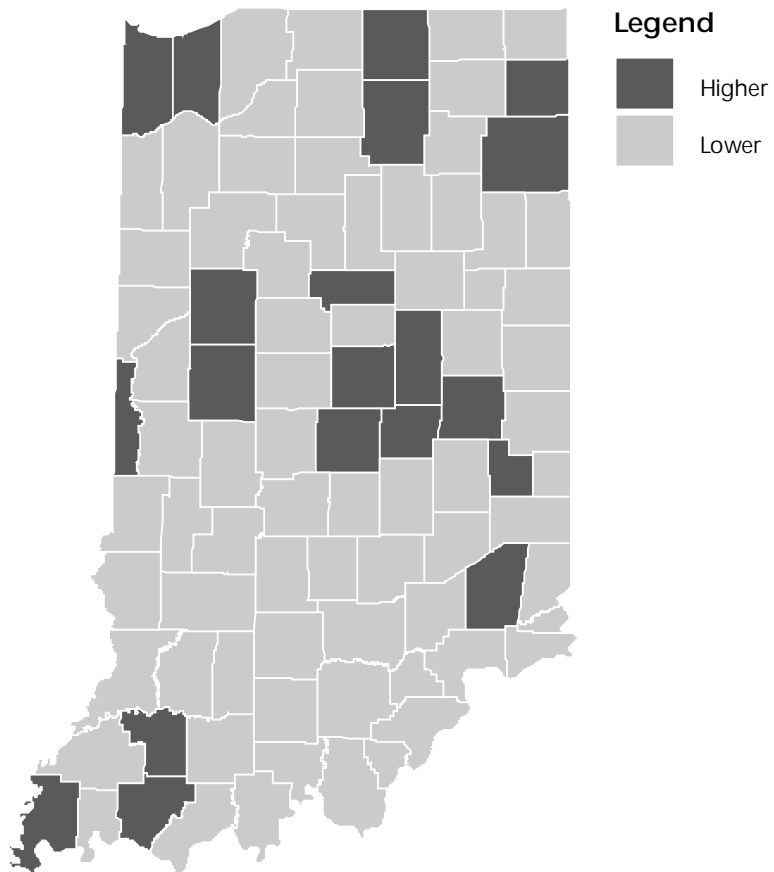
County	Average Weekly Earnings	County	Average Weekly Earnings
Adams	\$490	Madison	\$601
Allen	\$633	Marion	\$723
Bartholomew	\$389	Marshall	\$519
Benton	\$421	Martin	\$475
Blackford	\$472	Miami	\$470
Boone	\$518	Monroe	\$552
Brown	\$356	Montgomery	\$602
Carroll	\$434	Morgan	\$473
Cass	\$475	Newton	\$457
Clark	\$499	Noble	\$526
Clay	\$439	Ohio	\$498
Clinton	\$507	Orange	\$421
Crawford	\$436	Owen	\$432
Daviess	\$413	Parke	\$406
Dearborn	\$507	Perry	\$477
Decatur	\$484	Pike	\$638
DeKalb	\$629	Porter	\$585
Delaware	\$548	Posey	\$709
Dubois	\$513	Pulaski	\$522
Elkhart	\$595	Putnam	\$484
Fayette	\$670	Randolph	\$503
Floyd	\$519	Ripley	\$619
Fountain	\$470	Rush	\$491
Franklin	\$388	Scott	\$447
Fulton	\$458	Shelby	\$559
Gibson	\$518	Spencer	\$576
Grant	\$575	St. Joseph	\$562
Greene	\$432	Starke	\$392
Hamilton	\$724	Steuben	\$497
Hancock	\$666	Sullivan	\$479
Harrison	\$444	Switzerland	\$398
Hendricks	\$526	Tippecanoe	\$633
Henry	\$660	Tipton	\$502
Howard	\$956	Union	\$424
Huntington	\$462	Vanderburgh	\$567
Jackson	\$537	Vermillion	\$937
Jasper	\$495	Vigo	\$505
Jay	\$486	Wabash	\$513
Jefferson	\$503	Warren	\$415
Jennings	\$459	Warrick	\$644
Johnson	\$474	Washington	\$450
Knox	\$449	Wayne	\$505
Kosciusko	\$617	Wells	\$516
LaGrange	\$546	White	\$472
Lake	\$601	Whitley	\$506
La Porte	\$527		
Lawrence	\$574	State of Indiana	\$584

As shown in Exhibit II-11, only 20 counties exceed the Statewide average of \$605. Fourteen of these are MSA counties; six are non-MSA counties. The relatively high average earnings of these 20 counties have the effect of driving up the Statewide average.

Exhibit II-11.
Average Weekly Earnings
Higher or Lower than
Statewide Average, March
2000

Note:
Statewide average is \$605.

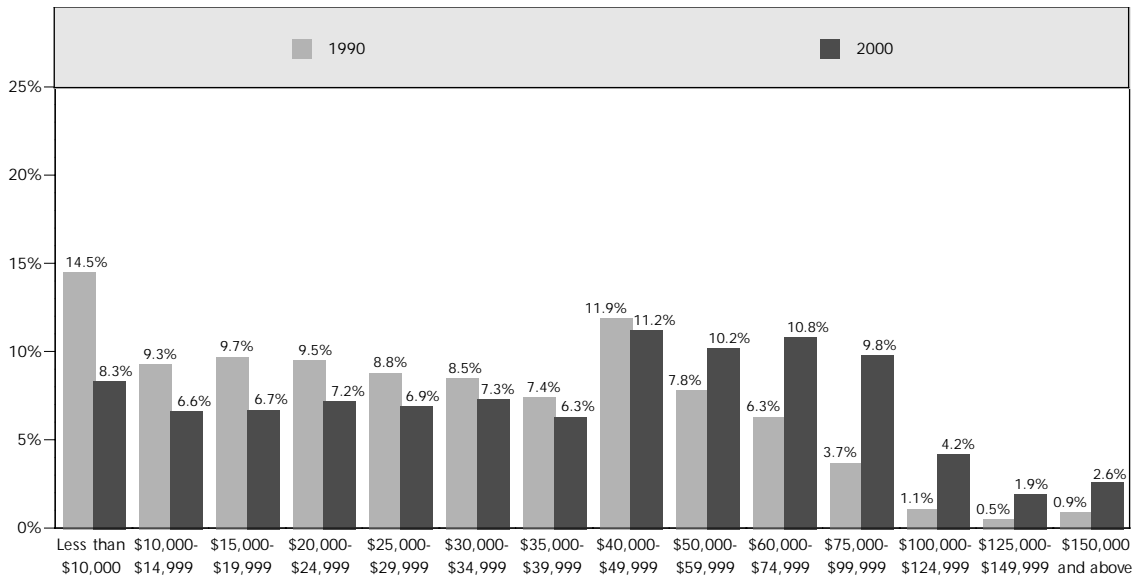
Source:
Indiana Business Research Center.



Income distribution. Exhibit II-12 on the following page shows the distribution of household income in the State in 1990 and estimated for 2000. The percentage of persons in the lower and middle income brackets decreased for all income ranges up to \$40,000. The percentage in the higher income brackets (\$50,000 and greater) grew fairly rapidly during the decade. The largest increase by income bracket occurred in the \$75,000 to \$99,999 range where the number of households with incomes in this range increased by 165 percent between 1990 and 2000.

Exhibit II-12.

Percentage of Households by Income Bracket, State of Indiana, 1990 and 2000



Note: Income is adjusted by inflation.

Source: U.S. Bureau of the Census.

Poverty. Recently released poverty figures from the Indiana Business Research Center indicate that the percentage of persons living in poverty in the State averaged 10 percent during 1998 and 1999. This was almost one percent higher than the average rate of 9.1 percent between 1997 and 1998, and almost 2 percent higher than the average rate of 8.2 percent between 1996 and 1997.

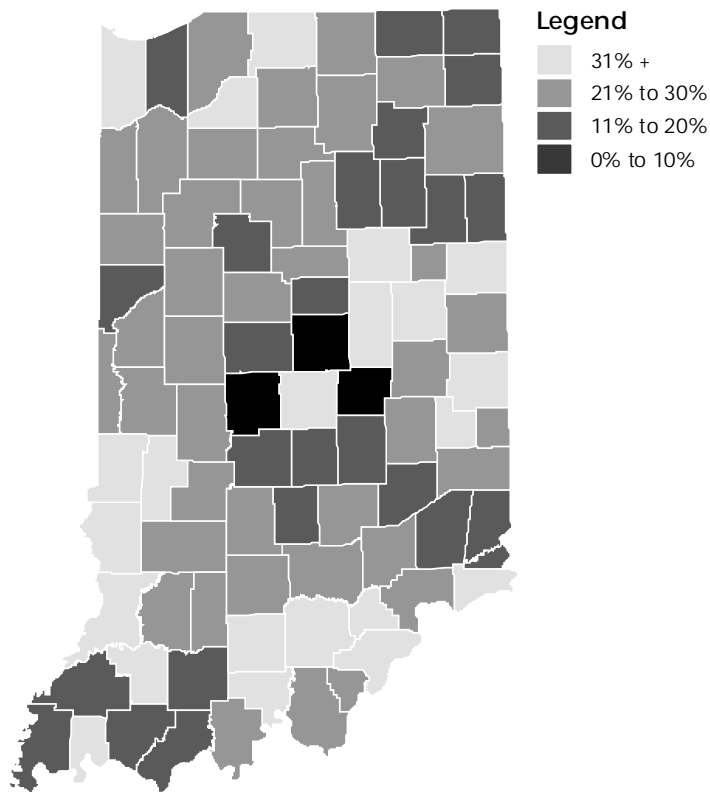
Updated (as of 1998) poverty rates for children and youth were released in December 2001. The average poverty rate for children and youth was 14.1 percent in 1998. The counties with the highest rates of poverty in 1998 included Starke County (20.2 percent), Vigo County (20.1 percent), Knox County (19.9 percent), Grant County (19.7 percent) and Crawford County (19.6 percent).

Although poverty tends to be concentrated in the State's urban areas – 72 percent of the State's poor lived in urban counties in 1998 – it is not exclusively an urban problem. Two-thirds of the counties with poverty rates above the State average in 1998 were non-MSA counties.

Another indicator of the economic health of families in the State is the percentage of families receiving public assistance. Exhibit II-13 shows the percentage of children participating in the school free and reduced cost lunch program as of the 1999/2000 school year.

Exhibit II-13.
Students Participating in
Free and Reduced Cost
Lunch Program by
County, 2000

Source:
Indiana Business Research Center.



An average of 28.3 percent of children in the State participated in the school lunch program in 2000. The county with the highest participation rate was Crawford at 45.9 percent, followed by Marion at 41.8 percent and Vanderburgh at 39.5 percent. About 60 percent of the counties with participation rates higher than the State average were non-MSA counties. However, the majority of the number of students participating in the program were located in urban counties. Indeed, Lake and Marion Counties together contained more than 30 percent of the total school lunch participants in the State.

Similarly, urban counties contained the most participants in the Temporary Assistance to Needy Families (TANF) program in 2000. Lake and Marion Counties made up 46 percent of TANF participants and had the highest rates of program participation. Non-MSA counties averaged .63 percent participation in TANF in 2000, compared to 0.87 percent for MSA counties.

Basic family budgets. A study prepared in 1999 and released in 2001 by the Economic Policy Institute indicated that the average one-parent, two-child family in rural Indiana would have to earn \$26,618 in pre-tax income (\$2,218 monthly) in order to meet all of its expenses. This study made use of basic family budgets, which measure the income a family requires to meet basic needs for a safe and decent standard of living. The family budget differs from the poverty thresholds in that it tabulates the costs of every major budget item a family needs, including housing, child care, health care, food, transportation and taxes.

Exhibit II-14 shows the study's estimated monthly expenses needed for a one-parent, two-child family to maintain a safe and decent standard of living in rural Indiana.

Exhibit II-14.
Basic Monthly Budget:
One-Parent, Two-Child
Family, Rural Indiana, 1999

Source:
Hardships In America: The Real Story of Working Families, Economic Policy Institute, 2001.

<i>Line Item</i>	<i>Monthly Amount</i>	<i>Percent of Total</i>
Housing	\$420	18.9%
Food	\$351	15.8%
Child Care	\$637	28.7%
Transportation	\$197	8.9%
Health Care	\$207	9.3%
Other Necessities	\$239	10.8%
Taxes	<u>\$167</u>	<u>7.5%</u>
Total	\$2,218	100.0%

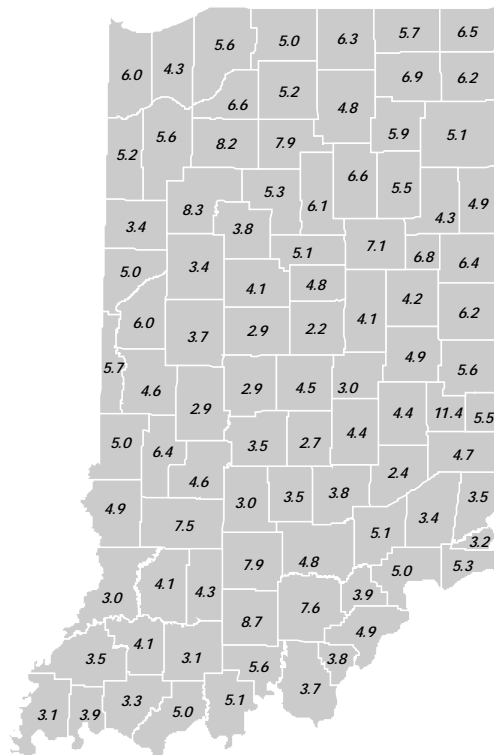
If the average weekly earnings from Exhibit II-10 are converted into monthly earnings and compared against the above budget, it is found that two out of three non-MSA counties sustain monthly earnings below what is required of a one-parent, two-child family to maintain a safe and decent standard of living in rural Indiana.

Employment

Unemployment rate and employment characteristics. Exhibit II-15 shows the most recent monthly unemployment rates by county, as reported by the Department of Workforce Development.

Exhibit II-15.
Unemployment Rates by
County, November 2001

Source:
 Indiana Department of Workforce Development.



As of November 2001, the average unemployment rate in Indiana was 4.7 percent, up from 3.7 percent in January 2001. The December rate was the highest since March 1996, when unemployment was at 4.8 percent. Unemployment rates have been rising steadily since May 2001, when statewide unemployment hit a low of 3.0 percent. County unemployment rates ranged from a low of 2.2 percent in Hamilton County to a high of 11.4 percent in Fayette County as of November 2001.

Exhibit II-19 lists the counties with unemployment rates below the statewide average of 4.8 percent and those above the statewide average.

***Exhibit II-19.
Indiana Unemployment
Rates By County: Counties
Higher and Lower Than
Statewide Average,
November 2001***

Note:

Statewide average, November 2001 = 4.8 percent.

Source:

Indiana Department of Workforce Development.

<i>Higher Than Statewide Average</i>	<i>Lower Than or Equal to Statewide Average</i>
Adams	Bartholomew
Allen	Benton
Blackford	Boone
Cass	Brown
Clark	Carroll
Clay	Clinton
Crawford	Daviess
DeKalb	Dearborn
Elkhart	Decatur
Fayette	Delaware
Fountain	Dubois
Fulton	Floyd
Grant	Franklin
Greene	Gibson
Henry	Hamilton
Howard	Hancock
Huntington	Harrison
Jasper	Hendricks
Jay	Jackson
Jefferson	Johnson
Jennings	Knox
La Porte	Kosciusko
Lagrange	Madison
Lake	Marion
Lawrence	Martin
Marshall	Monroe
Miami	Montgomery
Newton	Morgan
Noble	Ohio
Orange	Owen

Exhibit II-19. (continued)
Indiana Unemployment Rates By
County: Counties Higher and
Lower Than Statewide Average,
November 2001

Note:

Statewide average, November 2001 = 4.8 percent.

Source:

Indiana Department of Workforce Development.

<i>Higher Than Statewide Average</i>	<i>Lower Than or Equal to Statewide Average</i>
Perry	Parke
Pulaski	Pike
Randolph	Porter
Scott	Posey
St. Joseph	Putnam
Starke	Ripley
Steuben	Rush
Sullivan	Shelby
Switzerland	Spencer
Union	Tippecanoe
Vermillion	Tipton
Vigo	Vanderburgh
Wabash	Warrick
Warren	Wells
Washington	
Wayne	
White	
Whitley	

Employment sectors. Manufacturing remains a major source of employment in Indiana. Indeed, Indiana had the highest percentage of manufacturing jobs and the lowest percentage of service jobs than any of its neighboring states in 1999 and 2000. Estimates of the percentage of total employment that manufacturing represents vary, but are generally between 20 and 24 percent of the total employment. The rapidly growing service sector has recently displaced the manufacturing sector as the state's leader in employment. It is estimated that the service sector (composed of a number of occupations, ranging from food service positions to technical support) currently makes up nearly one-third of total employment in the State.

Exhibit II-20 shows the estimated distribution of occupations by industry in the State as of first quarter 2001.

Exhibit II-20.
Labor Force by Industry,
State of Indiana, 2001

Note:

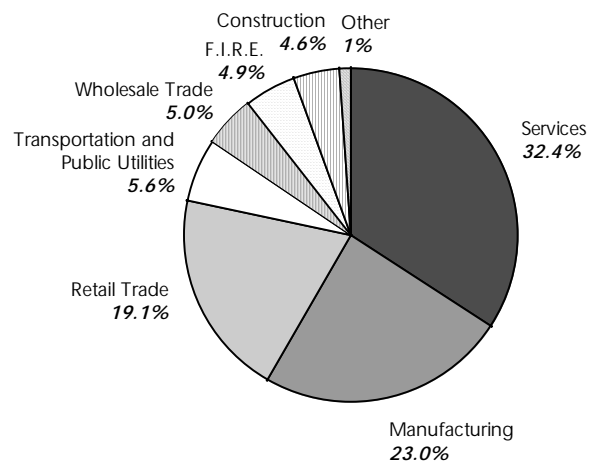
F.I.R.E. is Finance, Insurance, and Real Estate.

Other includes mining and agriculture, forestry and fishing industries.

Source:

Indiana Business Research Center, Indiana Industry Employment and Wages.

The service sector is the State's dominant industry.



Although the services industry holds an employment edge Statewide, the State's 92 counties are evenly split between manufacturing and services in terms of the dominant employing industry. Counties in which manufacturing is the largest employer are located primarily in the northeast to north-central area of the State, along with a cluster of counties in the southern and southeast part of Indiana.

Although manufacturing is the dominant employer in 43 of Indiana's 92 counties, it is the highest paying employer in 61 counties (about two-thirds of the State). For counties heavily dependent on manufacturing, the conversion of manufacturing to the lower paying service sector-based economies could mean a decline in earnings. It should be noted that the fast-growing services sector is a very diverse category, and occupations can range from high-paying health services professionals (e.g., doctors, medical) to those employed in the social services and foodservices industries, who earn substantially lower wages. In general, however, wages in the service sector are lower than those in the manufacturing sector.

Economic Forecast

Population growth. Growth rates are expected to slow slightly during the early part of the decade. Population growth projections released by the Indiana Business Research Center indicate that Statewide growth between 2000 and 2005 is projected to be .57 percent per year, for a total growth of 2.8 percent. This is about 65 percent of the average rate experienced between 1990 and 2000. Between 2005 and 2010, the growth rate is expected to decrease to .33 percent per year, for total growth of 1.66 percent. By 2020, the State is projected to have 6.5 million people, or approximately 500,000 more than in 2000.

Population growth in non-MSA counties is expected to be similar to growth for the State. Total population in non-MSA counties is projected to increase about .42 percent per year, to reach 1.8 million persons by 2010. Given these trends, the percentage of the State's population residing in non-MSA counties is expected to continue to be at or around 30 percent.

The counties with the highest predicted growth during the next five years include Hamilton, Hendricks, Dearborn, Johnson and Switzerland – all with estimated growth rates greater than 7 percent. Almost 60 percent of the counties with predicted population growth that is higher than the State average are non-MSA counties; these counties are concentrated in the northeast and south central parts of the State. The counties that are expected to experience the largest population losses in the next five years include Martin, Delaware, Blackford, Grant and Vigo.

Population characteristics. The median age in the State is expected to reach 36 in 2010, compared with 35 currently. During the next five to ten years, population growth is expected to be extremely strong for those over 60 years of age. Growth is also expected to be significant for population groups between 40 and 60 years old. Declines in population are expected to continue for the age cohorts between 20 and 35 years old.

Racial and ethnic diversity in the State is expected to increase very slightly during the next five to ten years. Minority populations are projected to make up 11 percent of the State's population by 2010, compared to 10 percent in 2000.

The percentage of households that consists of married couples (with and without children) is expected to stay about the same during the next five to ten years. Households made up of single males and females are projected to be the fastest growing household types. Female headed households are expected to continue to be the majority of single parent households.

Income and employment. The State's employment and income growth during the next five and ten years will depend on a number of factors, including the condition of the national economy and the State's ability to deflect recessionary pressures. Income growth is unlikely to be as strong between 2000 and 2005 as it was in the past five years, due to the weak economic start of the current decade. However, the Indiana Business Research Center expects the State to fare better during the current recession than it has in the past because of its relative economic diversity. Despite this observation, the IBRC believes that employment in the State could fall by as many as 90,000 jobs and the unemployment rate could average over 6 percent in 2002.

SECTION III.

Housing and Community Development Needs

SECTION III.

Housing and Community Development Needs

Introduction

This section discusses the State's housing and community development needs, as identified by citizens through surveys, public forums, and public comments. This section satisfies the requirements of Sections 91.305, 91.310, and 91.315 of the State Government's Consolidated Plan Regulations.

This section includes information on housing and community development conditions and needs throughout the State gathered through a community survey and public forums. A more comprehensive market analysis for the state and a discussion of the challenges of housing special needs groups are found in the Housing Market Analysis and Special Needs sections of the report.

Background on primary data sources. The qualitative housing and community development priorities were obtained from two sources: regional forums and a key person survey.

During early March 2002, 187 citizens and representatives from nonprofits and local governments attended regional forums to discuss and prioritize the housing and community development needs in their communities. The attendees completed a number of exercises where they discussed community needs, learned of available resources to meet their needs, and identified remaining gaps.

In February 2002, 3,022 community surveys were distributed to local government leaders, providers of housing, health, and other community services, members of housing and community coalitions, and other interested parties. A total of 407 surveys were received, representing 90 of the state's 92 counties. The response rate was 14 percent, which is very high for this type of survey. About 30 percent of the survey respondents represented local governments in the State, 13 percent were housing providers, 10 percent were social service providers, and the remaining respondents represented other types of organizations (e.g., advocacy, health care providers).

Regional Forums

To gather public input into the Consolidated Planning process, six public forums were held throughout the State in March 2002. The forums were regionally distributed, with two in the northern, two in the southern, and two in the central part of the State. The forums lasted approximately two hours. All sites where the forums were held were accessible to persons with disabilities.

The primary purpose of the forums was to provide Indiana residents the opportunity to voice their opinions about the greatest housing and community needs in their communities. A secondary purpose was to distribute information about the four HUD grants and eligible activities to citizens

and representatives of organizations. More than 3,000 brochures were distributed to citizens and organizations throughout the State to announce the forums; approximately 350 of the distributed brochures were in Spanish.

Forum participants. The statewide forums were very successful this year. Together, the six forums had 187 participants, representing 119 local and state agency representatives and 47 concerned citizens. This compares to 2001 totals of 129 participants, representing 89 agencies and 21 citizens. Attendance by agency representatives increased by 30 individuals this year; attendance by citizens increased by 28 individuals. The majority of this year's forums had more attendees than the largest forum in 2001.

The breakdown of participants by site and participant type is provided in Exhibit III-1 below.

Exhibit III-1.
Forum Participants

<i>Regional Site</i>	<i>Agency Reps</i>	<i>Number of Agencies Represented</i>	<i>Concerned Citizens</i>	<i>Total Participants</i>
Covington	7	6	10	17
Jeffersonville	35	31	24	59
Plymouth	31	29	1	32
Princeton	19	12	3	22
Richmond	35	31	6	41
Warren	<u>13</u>	<u>10</u>	<u>3</u>	<u>16</u>
Total	140	119	47	187

Each year the forum process is revised in an attempt to increase the participation and diversity of attendees. Although the increase in total attendees was encouraging, of more significance was the diversity and number of organizations represented in this year's forums. Sign-in sheets from the forums show the attendance of mayors, county and city commissioners, planning commission members, a town council president, public housing representatives, a town controller, the president of the Indiana Association of Cities and Towns, as well as a number of citizens representing Indiana's special needs populations.

Forum process. The forums began with introductions by all participants and attending agencies. Forum participants were then divided into groups of six to eight. The groups were organized to comprise a diversity of members from different agencies, city representatives, concerned citizens and a crosssection of locations.

Participants completed two exercises during the forums. The first activity was designed to gather information on top community issues. The groups worked together to complete a worksheet that listed top community needs. Following this exercise, representatives from the three State agencies that administer the four HUD grants made brief presentations about their agency programs, eligible housing and community development activities and contact information. A presentation was also given by the Indiana Civil Rights Commission on fair housing.

Following the presentations, the groups completed a second exercise. The groups were asked to compare their community needs with the State programs available and identify gaps. That is, the groups were asked to answer the question, “What programs are needed to address your community’s issues?”

Findings from forums. The responses received from forum participants were developed into a list of community issues that were tabulated according to the number of times they occurred in the forums. Exhibit III-2 below shows the eleven community issues considered as top concerns at more than half of the forums. As indicated by an asterisk in Exhibit 2 below, more than half of the top community issues were also identified in the 2001 forums.

***Exhibit III-2.
2002 Top Community
Issues Identified in Forums***

Note:

* Represents top issues also listed in 2001.

Source:

The Keys Group, 2002.

<i>Top Community Issues</i>
Increased shelter funding*
Licensed day care affordable to low income families *
Emergency housing*
Rental assistance*
High cost of infrastructure (e.g., roads, sewers, storm water, water treatment)
Public transportation in smaller communities to jobs and services, inter and intra*
Homeownership counseling
Traditional housing construction in all areas*
Affordable quality housing
Emergency housing construction in all areas*
Emergency shelter insufficient/relieve overcrowding*

Participants at all six forums expressed an interest in priority spending on homelessness, and some attendees suggested that additional dollars should be appropriated from HOME and other State funds. A number of forum participants suggested that the State is in need of additional resources and facilities to house the homeless, especially in emergency housing. Day care for low-income families remained an issue throughout the State. The primary concerns regarding day care are the availability, cost, and offering of care during all work shifts.

Specific community issues. The forum exercises provided the opportunity for participants to identify their needs in five broad areas: community development/infrastructure, housing, economic development/workforce, special needs housing and fair housing. Groups were asked to provide their top concerns in each area and to determine program gaps. The following provides a discussion of their top issues by area.

Top Issues: Community Development/Infrastructure. There were five community development/ infrastructure issues mentioned by a majority of the forum participants. Exhibit III-3 on the following page shows these top issues. This year, the cost of public infrastructure was a top issue at four of the six forums. Day care and transportation remained top issues from last year.

Exhibit III-3.
Community Development/Infrastructure Top Issues

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
Licensed affordable day care for low income families to include infants and for all shifts	5	JRPWC
High cost of infrastructure (e.g., roads, sewers, storm water, water treatment)	4	JRPW
Public transportation in smaller communities to jobs and services, inter and intra	4	RPCJ
Health care	3	RPrW
Sewer, clean water and alternative water treatment	3	JPC
Downtown revitalization	3	PWC

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Top Issues: Housing. Participants called for an increase in funds from the HOME program to meet their communities' needs for emergency shelters. This varied greatly from last year's forums where the consensus was for more money to be allocated to other housing initiatives. There was also significant support this year for homeownership counseling programs to assist those wanting to become homeowners. In addition, construction of very low to moderate income single family housing was mentioned at several forums this year. Most forum participants believe that additional construction of transitional housing for the homeless is also needed. Exhibit III-4 shows the top housing issues mentioned at the 2002 forums.

Exhibit III-4.
Housing Top Issues

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
More funding for emergency shelters	6	JPPrCR
Homeownership counseling	4	JPRPr
Transitional housing construction	4	JCWP
Affordable, quality housing (current cost of housing prohibitive)	4	RPrJP
Emergency housing construction	4	JCWP
Homeownership program	3	JPrP
Rental subsidies	3	J Pr P
Housing under HUD/Section 8	3	RJC

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Top Issues: Economic Development/Workforce. Participants attending the forums maintain that the recruitment and retention of higher paying jobs is of top priority to their communities. Some forum groups mentioned that the greatest need is for jobs with benefits; others suggested that a minimum living wage should be established. There was also an emphasis on training and education of the workforce. Exhibit III-5 on the following page displays the top economic development/workforce issues identified in the 2002 forums.

Exhibit III-5.
Economic Development/Workforce Top Issues

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
Jobs opportunities with benefits, that pay a living wage	4	JRWC
Jobs paying minimum of \$8	3	RWC
Job training/information/education/placement	3	JRPr
Job training/skilled workforce training	3	CPW

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Top Issues: Special Needs Housing. Funding for the homeless continues to be a top priority. Most agency representatives in attendance agreed that providing housing for persons with special needs requires a holistic approach (e.g., brick and mortar in addition to social service intervention). As shown in Exhibit III-6 below, transitional housing was considered a top priority at all six of the forums. Assistance with rents and utilities was also of great concern and a high priority for many forums attendees.

Exhibit III-6.
Special Needs Top Issues

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
Transitional housing	6	J R P Pr W C
Rental assistance (rent and utility assistance)	5	J Pr C P W
Emergency shelter insufficient (relieve overcrowding)	4	J R P W
Homeowner loss prevention and income assistance	3	J P C

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Top Issues: Fair Housing. Discrimination was a significant concern of many of those attending the forums. Comments varied from needing more fair housing regulations to requesting more information and education about fair housing in Indiana. Discrimination against persons with disabilities, persons with mental illnesses, large families, and women with children were of the most concern.

Program gaps. Exhibit III-7 on the following page shows the program gaps most often mentioned by forum participants this year.

Exhibit III-7.
Program Gaps

Need for youth housing programs (for 18 -21 year-olds) and transitional housing programs
New entitlement program for medium-size cities; establish a method to ensure equitable distribution of funds by population.
Statewide economic job readiness program for small cities and towns to include business attractions, vocation at rehabilitation services, job training, job retention, and transportation services for workers
Statewide program to provide alternative transportation methods for small towns and cities
Training program for research and grant writing
Rent-to-own program
Construction of Life Long Learning Centers
Tenant-based rental assistance program for persons who are mentally ill
Lead based paint training program

Source: The Keys Group, Regional Forums, 2002.

As the above exhibit shows, there were various program gaps mentioned by forum participants. A statewide jobs program to include some form of job retention, attraction, training and readiness activities accessible to small towns was of major need cited by participants at most of the forums. The need to provide housing for young adults (youth aged 18-21) who are homeless was also identified as a gap at three of the forums. The call for construction of Life Long Learning Centers and a medium sized city entitlement program were regional concerns. Participants during the Richmond forum were consistent in their pursuit to encourage state officials to consider a new way to appropriate CDBG funds. At another forum, one group insisted that Life Long Learning Centers would resolve job, education and community issues throughout the State. Other gaps listed include activities already covered under existing programs.

Additional concerns. There were comments by participant groups that were neither significant issues nor gaps but were listed numerous times. These comments included the reduction of paperwork, less red tape in the grant process, an increase in State support for programs and the sponsorship of a bill to increase the minimum wage. The following tables (Exhibits III-8 through III-12) list all of the housing and community development needs identified by participants in the 2002 regional forums. The issues are listed in descending order by the number of forums in which they were mentioned.

Exhibit III-8.
Top Issues for Community Infrastructure

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
Affordable day care for low income families (licensed) to include infants, and for all shifts	5	J R P W C
Infrastructure high cost (e.g. roads, sewers, storm water, water treatment)	4	J R P W
Public transportation in smaller communities inter and intra (to jobs and services)	4	R P C J
Healthcare	3	R Pr W
Sewer, clean water and alternative water treatment for communities	3	J P C
Water system - fresh and quality	2	P C
Senior Citizen Community Facility	2	P C
Fire protection	2	C J
Infrastructure funds to support adequate new or repair of old	2	P C
Elder care	2	J Pr
Affordable after school care services	1	P
Grant flexibility	1	P
Sewage treatment for small communities	1	P
Funds for construction of new roads	1	P
Infrastructure age	1	P
High cost of land development	1	P
Utility costs	1	P
Lead based program - cost and procedures	1	P
Code enforcement and protection - proactive	1	P
Support of sewage, water facilities, fire department, and city facilities is too great	1	P
Domestic violence and substance abuse issues for women	1	P
Education	1	P
Plan Commission needs to be educated on the impact of its decisions	1	P
Community Planning Grants increased	1	P
Retention of small businesses (hard to stay in business)	1	W
Group homes for mentally ill & more therapy centers	1	W
Need access to information on where to find help	1	W
Landlord laws	1	W
Child care facilities	1	R
Flood zone rebuilt	1	R
Scattered community services	1	J
Increase eligibility requirements for childcare (raise income limits)	1	J
Increase community capacity	1	J
Collaboration of bus and taxi services	1	J
Access to mental health services	1	J
Access to domestic violence services	1	J
Sewer lines for new low income housing	1	J
Higher education counseling	1	J
Services for the mentally ill	1	J
Community education programs	1	J
Senior assisted living facility (increase of funding)	1	P
Government program subsidy program for single disabled adults	1	J
Better agency communication	1	R
Bike trail	1	R
Community dental center	1	Pr
Boys Club, Girls Inc., YMCA, YWCA	1	R
Sidewalks	1	R
Foster care facility	1	R
Recycling	1	J
Social service assistance	1	W

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Exhibit III-9.
Top Issues for Housing

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
More funding for shelters	6	J P Pr C R
Homeownership counseling	4	J P R Pr
Transitional housing construction in all areas	4	J C W P
Affordable quality housing (current cost of housing is prohibitive)	4	R Pr J P
Emergency housing construction in all areas	4	J C W P
Homeownership Program	3	J Pr P
Rent subsidies assistance	3	J Pr P
Housing under HUD/Section 8	3	R J C
Rental assistance for transitional housing	2	C P
Migrant/seasonal worker housing	2	C P
Owner occupied rehabilitation	2	Pr P
Absentee landlords (slum land lords)	2	Pr J
Down payment assistance	2	Pr P
Time it takes to get housing assistance	1	C
Housing construction increase for special populations in need	1	P
Holistic approach to housing issues	1	P
Need more case management services	1	P
Credit/rental history	1	P
Code enforcement	1	P
Housing (subsidized)	1	C
Housing construction increase for large families	1	C
Housing for homeless to allow a couple to live together	1	C
Better housing	1	C
Permanent housing construction increase	1	W
Waiting list to long for subsidized housing	1	W
Young adult housing (18-21)	1	W
Section 8 issues with drug offenders	1	W
Hispanic/Mexican population increase, & how to integrate into the community	1	P
State regulations that limit funds for emergency shelter facilities	1	P
Public assistance for low income renters	1	C
Deteriorating housing	1	P
Rents high	1	P
Section 8 assistance increase	1	C
Finding a bank to finance you is difficult	1	P
Supportive services for housing is needed	1	P
Housing and subsidies for mentally ill	1	P
Rental development	1	P
Rental mixed income subsidies	1	P
Senior housing subsidies	1	P
Housing and subsidies for mentally ill	1	P
Acquisition and rehabilitation costs	1	P
Homeless shelter construction increase	1	C
Senior renter assistance	1	W
Incentives to contractors to build accessible housing for the physically disabled	1	J
More Section 8 vouchers (to include singles)	1	J
Education emphasis on the purchase and maintenance of a home	1	R
Shelter guide	1	J
Housing communities with mixed use incomes	1	P
Rent to own program	1	J
Safe housing for kids	1	J

Exhibit III-9. (continued)
Top Issues for Housing

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue was a Top Concern</i>
Limited programs for elderly	1	J
Less red tape related to housing applications	1	J
More one bedroom apartments	1	J
More very low income rental units	1	J
Housing options for the disabled	1	J
More housing for persons with AIDS	1	J
Better communication between housing agencies	1	J
Rental and home insurance	1	J
Housing programs connected to resources	1	J
Moderate income housing increase	1	J
Affordable housing for farm workers	1	J
Modification for the disabled	1	J
Low interest housing loans	1	J
Faith based funding	1	R
Tax abatement to motivate landlords to do improvement	1	R
Development/construction/housing seed money needed	1	P
Rental units inadequate	1	P
Elderly housing	1	R
Bank and community partnership	1	Pr
Land purchase funds	1	Pr
Seasonal housing	1	Pr

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Exhibit III-10.
Top Issues for Economic Development/Workforce

<i>Top Issues</i>	<i>Forums where issue was a top concern</i>	<i>Number of times issues were a top concern</i>
Jobs opportunities with futures and benefits (and a higher pay range) Living wage	4	J R W C
Jobs paying minimum of \$8 (low paying jobs)	3	R W C
Job training/info/education/placement	3	J R Pr
Job training dollars (skilled workforce training)	3	C P W
Downtown revitalization	3	P W C
Jobs and incentives to hire the disabled	2	J C
Job training programs on the job for high tech	2	J P
Job and people resource loss in Indiana	2	J P
Vocation opportunities - need more support to reach a larger number of low income people	2	P W
GED programs for disabled and others	2	J Pr
Small business start-up dollars	1	C
Employers taking advantage of non-English speaking Hispanics	1	P
Steel mills closing leaving workers with few skills unemployed (what will they do?)	1	P
Job retention/industry retention	1	C
Incentives for skilled workers to come to Indiana	1	P
Independent living skills	1	W
Americorp and Vista need to be better utilized	1	P
Industry and business attraction of high-wage jobs (including high tech)	1	P
Diversification of industry base	1	P
Living wage ordinance, or support by industry to pay living wage	1	P
Jobs for 18-21 year olds	1	W
Property cost for development	1	P
Training work resources need to be aligned	1	W
Gendered jobs - men do not want to do women's work	1	W
Residents leave community to go to work elsewhere	1	W
Part-time jobs with no benefits	1	P
Information resources	1	C
GED for mentally ill	1	C
Flexible work hours	1	C
Work opportunities for at-risk population	1	C
Job coaching	1	R
Economic stabilizers in community shutting down	1	P
One stop job centers	1	J
Job creation emphasis in counties	1	J
Enhanced connection between business and education	1	J
Intern/apprenticeship programs increased	1	J
Work release programs	1	R
Programs to get people off welfare	1	R
Small business incubator	1	R
Revolving loan fund	1	R
Job retention efforts heightened	1	Pr
Summer youth programs	1	J
Industrial growth and support in smaller communities	1	P

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Exhibit III-11.
Top Issues for Special Needs Housing

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
Emergency housing	5	J R P C Pr
Rental assistance (to include 1 st month and utility assistance)	5	J Pr C P W
Insufficient number of emergency shelters (relieve overcrowding)	4	J R P W
Homeowner loss prevention and income assistance	3	J P C
Transitional housing insufficient	3	J R P
Transitional housing case management	2	J R
Homeless prevention/education	2	J C
Domestic violence shelters	2	J W
Youth shelters	2	J R
SRO for men	2	J Pr
Emergency funds to agencies to assist at-risk population and homeless	2	W C
Domestic violence funding	2	R J
Operation funds for shelters	1	P
Emergency funds for food	1	P
Transitional housing and outreach programs for older teenagers	1	P
Emergency assistance increased	1	C
Additional funds for services more than brick and mortar	1	P
Homeless prevention services	1	W
Landlords should take responsibility for decent housing	1	W
Apartment complex for mentally ill	1	C
Rental assistance for mentally ill and disadvantaged	1	P
Supportive services at a shelter	1	C
Small cities dumping homeless in cities for support	1	P
Housing for people who are coming out of at-risk situations	1	J
HOPWA funds increased	1	Pr
Emergency assistance funding	1	J
Additional legal aid	1	R
More pro bono work	1	R
Homeless addiction and recovery center	1	R
Migration of homeless to urban cities for facilities that are not offered in home city	1	P
Day activities for homeless increased	1	R
Waiting list reduced to 90 days	1	P

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Exhibit III-12.
Top Issues for Fair Housing

<i>Top Issues</i>	<i>Number of Times Issues Were a Top Concern</i>	<i>Forums Where Issue Was a Top Concern</i>
Discrimination against those with a disability, mental illness, large families, & women with children	3	W C P
Education	2	J P
Sexual orientation discrimination	2	J R
Hispanic immigrants moving into smaller cities	2	J R
Large family housing and bedroom requirements	2	W C
Predatory lending	1	P
Barriers for minorities to secure adequate housing (language and fear of reprisal by INS)	1	P
Shelter discrimination against single men	1	J
Domestic violence victims held responsible (perpetrator & evicted)	1	J
Discriminated against because housing targeted at Christian Caucasians for College	1	P
Contractor incentives to build accessible housing for disabled	1	J
Information on who to contact	1	J
Regulation to ensure living in quality housing	1	J
Language discrimination	1	R
AIDS discrimination	1	R
Large family discrimination	1	R
Socio-economic discrimination	1	R
Race discrimination	1	R
Group home location discrimination	1	R
Discrimination of Hispanics in housing and employment	1	P
False reporting of availability of housing	1	J

Note: Site locations are indicated by the first letter of the City name (e.g., C = Covington, J = Jeffersonville, Pr = Princeton, R = Richmond, W = Warren, P = Plymouth).

Source: The Keys Group, Regional Forums, 2002.

Community Survey

In February 2002, 3,022 surveys were distributed to local government officials, community leaders, housing providers, economic development professionals, social service organizations, and others. The surveys asked respondents a number of questions about housing and community development needs, including fair housing accessibility, in their communities. (A copy of the survey is located in Appendix C). A total of 407 surveys were returned, for a response rate of 14 percent.¹ This response rate is excellent considering the survey's comprehensiveness and wide distribution.

Demographics of survey respondents. Surveys were received from 90 of the 92 counties in Indiana. Exhibit III-13 on the following page shows the distribution of the various types of organizations from which surveys were received. As the Exhibit shows, a wide variety of types of organizations were represented in the survey data.

¹ This rate accounts for surveys that were returned because of bad addresses.

Exhibit III-13.
Distribution of Respondents
by Type of Organization

Source:
 Community Survey, Indiana Consolidated
 Plan, 2002.

Type of Organization	Percent of Responses
Local government	29.1%
Housing provider	12.8%
Other	11.5%
Social service provider	9.6%
Economic or community development	9.1%
Advocacy/education	6.5%
Homeless shelter	4.5%
Senior housing provider	2.6%
Citizen	2.2%
Employment/training provider	2.2%
Health care provider	2.2%
Senior center	1.7%
Property manager	1.7%
Day care (adult and child)	1.7%
Group home	1.7%
Financial institution/lender	0.4%
Legal assistance	0.4%

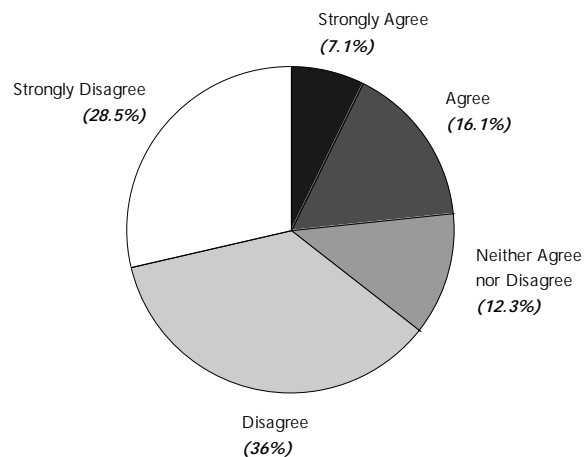
The following sections discuss the survey responses by topic area, including housing inventory and quality, housing affordability, special needs housing, fair housing, and community development.

Housing Inventory and Quality

Respondents were asked a number of questions about the supply and condition of the housing in their communities. As shown in Exhibit III-14 below, 65 percent of respondents felt that there was not enough housing in their communities to meet their needs.

Exhibit III-14.
There is Enough Housing in This
Community to Meet Demand

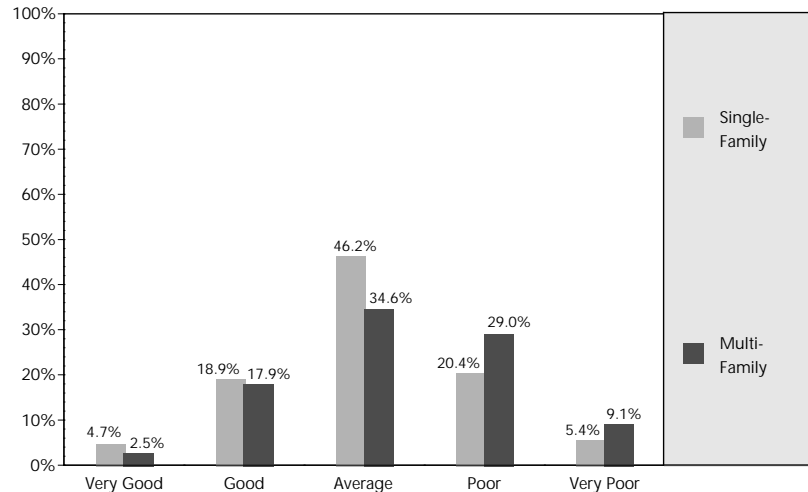
Source:
 Community Survey, Indiana Consolidated Plan, 2002.



Respondents were also asked to rate the quality of their community's single family and multifamily housing stock. Exhibit III-15 on the following page shows how respondents rated the condition of the housing stock in their communities.

Exhibit III-15.
Condition of Single Family
and Multifamily Housing

Source:
Community Survey, Indiana Consolidated
Plan, 2002.



As shown above, multifamily housing stock was rated as being in worse condition than single family housing stock. Indeed, 38 percent of respondents said that the quality of their community's multifamily housing stock was in very poor or poor condition.

The percentage of housing units in a community that are overcrowded is a common indicator of housing condition. Thirty-three percent of respondents agreed with the statement, "Many dwelling units in this community are overcrowded."

The results indicate that the majority of communities do not have adequate housing to meet demand. The condition of housing stock, particularly rental units, is a concern in many communities.

Housing Affordability

Nearly three in four survey respondents disagreed with the statement "There is enough affordable single family and rental housing in this community." Only 15 percent of respondents felt that there is adequate affordable housing.

Despite concern about the condition of housing in their communities, most respondents felt that homeowners in their communities could afford to make minor repairs (51 percent of respondents agreed; 19 percent disagreed; 30 percent neither agreed nor disagreed). In contrast, 51 percent of respondents *disagreed* with the statement "Renters in this community can get landlords to make needed repairs." The survey results suggest that the respondents' concerns about housing conditions are mostly related to rental properties.

The survey also asked respondents to estimate the average rents for various apartments in their communities and the average price for a single family "starter" home. Exhibit III-16 on the following page shows the average rent lows and highs statewide, by unit type.

Exhibit III-16.
Average Low and High Estimates of Rents

Source:
Community Survey, Indiana Consolidated Plan, 2002.

	<i>Low</i>	<i>High</i>
Studio/Efficiency	\$335	\$368
1 Bedroom	\$379	\$427
2 Bedroom	\$456	\$518
3 Bedroom	\$555	\$621
4+ Bedroom	\$660	\$731

The average price of a single family “starter” home was estimated by respondents to be \$70,948.

Exhibit III-17 below and III-18 on the following page shows the low and high ends of the ranges given by respondents for two-bedroom apartment rents and “starter” home prices, by county.

Exhibit III-17.
Estimated Low and High Two-Bedroom Rents, by County, February 2002

<i>County</i>	<i>Low</i>	<i>High</i>	<i>County</i>	<i>Low</i>	<i>High</i>
Adams	\$350	\$350	Lake	\$561	\$580
Allen	\$472	\$538	Lawrence	\$310	\$360
Bartholomew	\$625	\$692	Madison	\$425	\$433
Benton	\$625	\$625	Marion	\$548	\$663
Blackford	\$333	\$443	Marshall	\$400	\$456
Boone	\$600	\$600	Martin	\$300	\$400
Carroll	\$500	\$500	Miami	\$500	\$500
Cass	\$367	\$400	Monroe	\$675	\$869
Clark	\$550	\$550	Montgomery	\$463	\$500
Clay	\$400	\$450	Noble	\$384	\$401
Clinton	\$444	\$469	Ohio	\$625	\$625
Crawford	\$350	\$442	Orange	\$438	\$438
Dearborn	\$507	\$573	Owen	\$400	\$450
Decatur	\$575	\$575	Parke	\$450	\$500
DeKalb	\$450	\$675	Perry	\$350	\$350
Delaware	\$453	\$512	Porter	\$554	\$704
Dubois	\$379	\$419	Posey	\$433	\$500
Elkhart	\$540	\$582	Pulaski	\$325	\$412
Fayette	\$413	\$475	Putnam	\$450	\$483
Floyd	\$500	\$550	Randolph	\$320	\$337
Fulton	\$308	\$392	Ripley	\$450	\$450
Gibson	\$350	\$350	Rush	\$450	\$450
Grant	\$350	\$500	Scott	\$433	\$500
Greene	\$275	\$300	Shelby	\$575	\$625
Hamilton	\$625	\$625	St. Joseph	\$497	\$600
Hancock	\$488	\$625	Starke	\$600	\$600
Harrison	\$458	\$508	Steuben	\$575	\$575
Henry	\$483	\$517	Sullivan	\$425	\$425
Howard	\$450	\$450	Tippecanoe	\$550	\$560
Huntington	\$450	\$450	Tipton	\$590	\$590
Jackson	\$300	\$350	Vanderburgh	\$547	\$557
Jasper	\$467	\$500	Vermillion	\$400	\$490
Jay	\$356	\$356	Wabash	\$428	\$434
Jefferson	\$450	\$505	Warren	\$388	\$400
Jennings	\$500	\$500	Warrick	\$401	\$451
Knox	\$319	\$369	Wayne	\$412	\$472
Kosciuscko	\$550	\$683	Wells	\$375	\$650
La Porte	\$425	\$505	White	\$600	\$600
LaGrange	\$400	\$600	Whitley	\$460	\$680

Source: Community Survey, Indiana Consolidated Plan, 2002.

Exhibit III-18.

Estimated Starter Single Family Home Prices, by County, February 2002

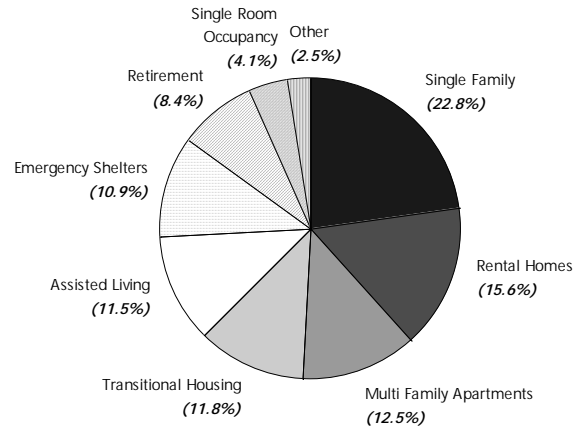
<i>County</i>	<i>Single-Family Home Prices</i>	<i>County</i>	<i>Single-Family Home Prices</i>
Adams	\$50,000	Lawrence	\$60,000
Allen	\$67,500	Madison	\$56,071
Bartholomew	\$95,000	Marion	\$72,473
Benton	\$78,000	Marshall	\$79,750
Carroll	\$65,000	Martin	\$70,000
Cass	\$44,875	Miami	\$32,500
Clark	\$83,333	Monroe	\$85,000
Clay	\$70,000	Montgomery	\$66,000
Clinton	\$73,250	Noble	\$65,000
Crawford	\$63,333	Ohio	\$85,000
Daviess	\$50,000	Orange	\$70,000
Dearborn	\$93,333	Owen	\$68,333
Decatur	\$65,000	Parke	\$47,500
DeKalb	\$79,375	Perry	\$90,000
Delaware	\$61,786	Posey	\$61,333
Dubois	\$78,400	Pulaski	\$65,000
Elkhart	\$82,778	Putnam	\$74,000
Fayette	\$62,500	Randolph	\$65,000
Floyd	\$75,000	Ripley	\$45,000
Fountain	\$50,000	Rush	\$70,000
Fulton	\$43,750	Scott	\$69,167
Gibson	\$31,667	Shelby	\$88,750
Grant	\$45,000	Spencer	\$48,333
Greene	\$32,500	St. Joseph	\$68,278
Hamilton	\$87,500	Steuben	\$61,666
Harrison	\$62,500	Sullivan	\$40,000
Hendricks	\$82,500	Tippecanoe	\$84,375
Henry	\$65,000	Union	\$45,000
Howard	\$55,000	Vanderburgh	\$73,333
Huntington	\$75,000	Vermillion	\$65,000
Jackson	\$58,750	Vigo	\$45,000
Jasper	\$73,750	Wabash	\$50,000
Jay	\$47,000	Warren	\$71,500
Jefferson	\$71,250	Warrick	\$72,500
Johnson	\$74,000	Wayne	\$64,167
Knox	\$37,000	Wells	\$72,500
Kosciuscko	\$70,625	White	\$80,000
La Porte	\$62,571	Whitley	\$81,250
LaGrange	\$60,000		

Source: Community Survey, Indiana Consolidated Plan, 2002.

Survey respondents were asked what housing types are needed most in their communities. Exhibit III-19 on the following page shows the types of housing respondents believe are needed the most.

Exhibit III-19.
Most Needed Housing Types

Source:
 Community Survey, Indiana Consolidated Plan, 2002.



Exhibits III-20 and III-21 show responses to questions that asked about the need for new construction and rehabilitation. The survey suggests a slightly higher need for rehabilitation.

Exhibit III-20.
"My Community Needs to Add Housing Through New Construction"

Source:
 Community Survey, Indiana Consolidated Plan, 2002.

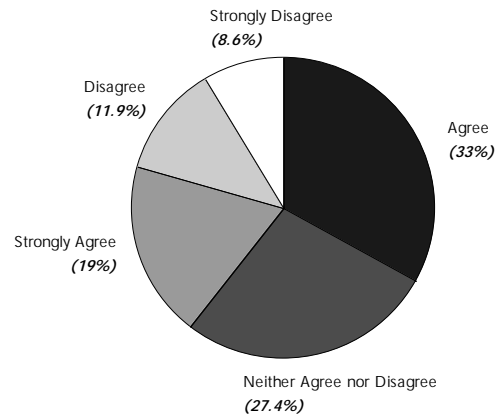
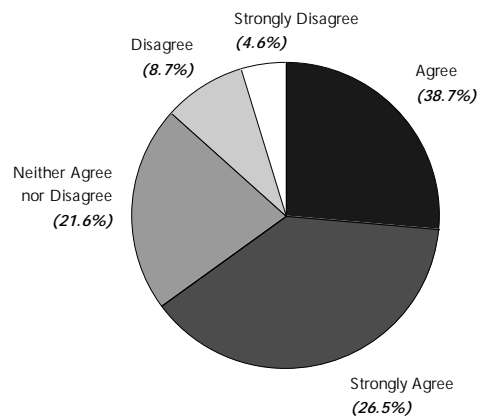


Exhibit III-21.
"My Community Needs to Add Housing Through Rehabilitation of Existing Structures"

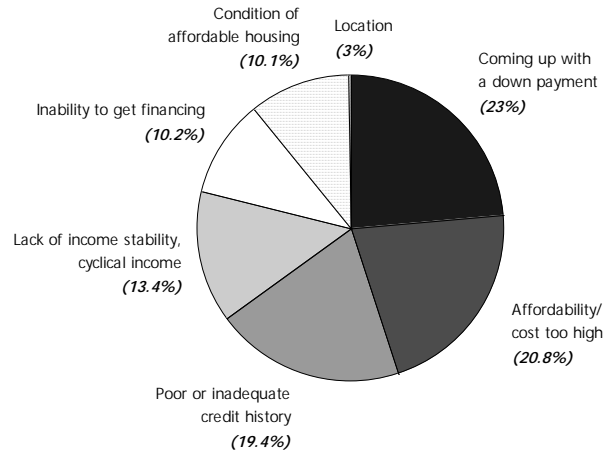
Source:
 Community Survey, Indiana Consolidated Plan, 2002.



When asked about the greatest impediment to owning a home, respondents emphasized the challenges of coming up with a down payment, poor credit history and housing prices. Exhibit III-22 shows the impediments to homeownership identified by survey respondents.

Exhibit III-22.
Greatest Impediments to Homeownership

Source:
Community Survey, Indiana Consolidated Plan, 2002.

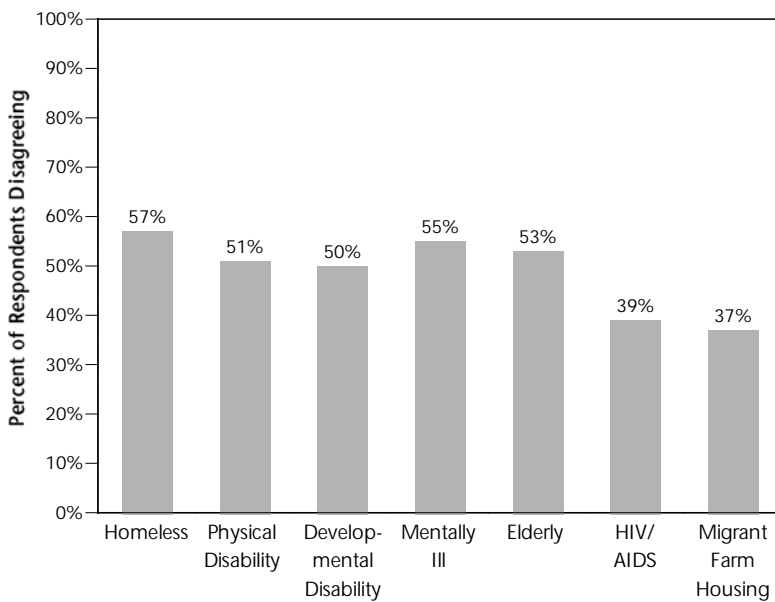


Special Needs Housing

Respondents were asked about the housing needs in their communities for populations with special needs, including persons experiencing homelessness, individuals with physical and developmental disabilities, individuals with mental illness, the elderly, individuals living with HIV/AIDS, and migrant agricultural workers. Exhibit III-23 shows the percentage of respondents who believe that the housing needs of these special needs populations are not being met in their communities.

Exhibit III-23.
Percent of Respondents Disagreeing that the Needs of Special Populations Are Being Adequately Met

Source:
Community Survey, Indiana Consolidated Plan, 2002.



Greater than half of survey respondents felt that the housing needs of the elderly, persons experiencing homelessness, persons with mental illness, persons with physical disabilities or persons with developmental disabilities were not being met. For both migrant agricultural workers and persons with HIV/AIDS, more than 50 percent of respondents said that they neither agreed nor disagreed that the needs of these two groups were being met. These results suggest a lack of community awareness of the housing needs of both migrant agricultural workers and persons with HIV/AIDS.

Respondents were also asked how the needs of special populations could be better met. Exhibit III-24 on the following pages lists their responses.

Exhibit III-24.

How Can the Needs of Special Populations Be Better Met?

A program for the homeless
 Access to funding to make improvements and continual funding sources to develop programs
 Accessible construction would be a start
 Adaptation to existing multifamily units for accessibility to all areas of complex
 Additional financial resources, which can be easily accessed
 Additional SRO housing units available in conjunction with case management and social and medical support services
 Adequate repairs for those who can't afford them
 Affordable ADA compliant housing and assisted living options
 Affordable healthy homes built and sold to qualifying families with very low or no interest loans
 Affordable homes with availability of support services
 Affordable housing
 Affordable housing
 Affordable housing - good quality - special needs - professional training in all areas
 Affordable housing for homeless families, without strict criteria
 Affordable low income housing needs should be better met
 Affordable, accessible and safe housing for special needs populations
 Again I think there is a significant need for low income rental & housing.
 Apartments at lower costs, emergency shelters for homeless
 Assisted living spaces are needed
 Available housing with lower rents
 Better accountability from the agencies which serve these populations
 Better housing at lower costs
 Better quality low income rentals
 Better social service coordination and education to public re: what is available to them.
 More accessible, affordable housing. Better job training
 Better supervision of conditions for migrant workers, don't leave it up to the grower or farmer
 Better transportation to/from work
 Build more housing
 Buy an old motel/hotel and fix it up
 By better meeting the needs of the Hispanic community

Exhibit III-24. (continued)

How Can the Needs of Special Populations Be Better Met?

By building more housing units
By getting more modern housing, because the current housing is quite old.
By information on what is available
By the Home Program providing more funding with less match money being required.
Transportation being made available in the small towns
Change in the public's perception of these groups of people
Clean and improve what is already available
Could use more affordable assisted living for the elderly
Creating "local level" task force that can allocate resources to groups in need, especially older residents
Creating accessible, safe, secure and affordable housing, via new and renovated construction.
Currently have one homeless shelter with stringent rules - need halfway house to work with those recently released from prison. Need transitional housing for those just starting back to work.
Develop more affordable accessible, senior and transitional housing
Develop more specific housing / rental units
Down payment assistance, low cost housing
Educate the public on the need
Elderly would like to move in to smaller homes. They can't afford their big houses anymore.
Everything is fine. These problems are not prevalent in Miller Township
First, they should live where they are able to be helped. Northern Indiana needs places free of charge where these people with special needs can live with pride and dignity.
For homeless New Castle has the "lone shelter" but it needs money.
Federal aid has been cut Rent aid and repair money is needed for the poor.
For SMI adults - more section 8 units or WIC home program
Funds to be homeless shelters. Move in trailers to house seasonal workers.
Get our housing authority to rent units to people with disabilities
Good, cheaper homes
Government homes as senior high rises with rent according to income or wealth
Group homes - multi-family, low income housing
Have more housing for these target groups.
Heavy subsidy to keep rents affordable in the long-term
Higher per diems from the state and federal government
Homeless and evicted individuals need a place to stay while in transition
Homeless shelter, season worker housing
Homeless teens and young adults need more housing options
Housing choice vouchers - Section 8
Housing development with apartments - duplexes and homes - both rental and for purchase
Housing for people with disabilities
Housing for seasonal workers
Housing providers working in partnership with the agencies and organizations that provide or attempt to provide such services. The allocation of Sec 8 assistance to housing for special needs
Housing units provided

Exhibit III-24. (continued)

How Can the Needs of Special Populations Be Better Met?

Identify funding sources available for ADA-release modifications. Stop replacing low-income housing with high cost condos!

If more government funds were available to CDCs for rehabbing of old or constructing new housing, improving and adding housing stock would be more easily accomplished

If there were more supportive services available

Improved quality of transitional housing, and a shelter for women and children in abusive situations

In several areas (people with HIV/AIDS in particular), such a small percentage is affected.

The cost of improvements or services outweighs the benefits

Increase in number of affordable, available units

Increase supply of affordable and accessible housing

Increased construction and modification of existing homes

Keep state facilities open and upgrade facility. Construct more housing units

Low cost multi-family apartment complex that is subsidized to house transient or special needs

Low income assisted living is a critical need

Low income housing for younger people with disabilities

Low income housing with stringent credit history requirements is unrealistic and ridiculous.

Why expect people who live on pennies to have a good credit history? It can't happen.

Low-income apartments could help meet the need of younger families

Maintain housing stock, subsidized housing with services

Match housing with supportive services such as case management, employment assistance, housing support to ensure successful management and continued success to break cycle of homelessness

Mental illness a major problem, because of their disability they are discarded by family and are unable to be stable in terms of meeting rental lease requirements and maintaining decent housing

More accountability by the service providers for this population, sensitivity to the needs of this population

More affordable - down payment assistance, education of good credit to the young

More affordable housing

More affordable housing for elderly

More affordable housing needs to be available, more homes need to be handicap-accessible

More affordable units and better community acceptance

More and better facilities

More awareness efforts by county / local government

More emergency housing, single-story housing, and housing with private entrances

More funding available to community groups to combat lack of resources

More funding to current homeless shelters

More funding to present programs

More funds to overwrite development

More governmental assistance, more affordable housing, need more diversified agencies

More homeless shelters and transitional housing

More housing and financial assistance

More housing for farm workers

More housing needed

More HUD units and slots available

More HUD vouchers

Exhibit III-24. (continued)

How Can the Needs of Special Populations Be Better Met?

More institutional type facilities
More low-cost housing and programs like Shelter and Care
More needs done in every instance - this is a small town with limited funds and it cannot afford to do more at this time
More quality, subsidized rental housing options
More resources are needed in rural areas
More Section 8 certifications
More Section 8 vouchers, More and better opportunities for the disabled to own homes
More shelter and transitional beds, emergency shelter for those with medical needs
More starter money to get into a home
More Subsidized Apartments
More subsidy, stronger organizations
More support for the organizations already in place. Mental health orgs. doing a great job with halfway housing.
More targeted housing needs to be constructed with equipped necessities, i.e. bathroom safety grab guards, lower appliances
More transitional and subsidized housing
More transitional shelters
More units
More very low rent housing is needed, mixed with higher (not market) rent housing
More well maintained affordable housing is needed in safe neighborhoods
Motivate and educate people so that they want a decent paying job, and then take responsibility for their situation and make it happen
Need a homeless shelter in Lawrence County
Need homeless shelter and transitional housing for those with little or no means
Need lower rents, more handicapped accessible housing
Need more affordable single and multifamily units
Need more players or developers to have access to needed capital.
Most developers will not build within city limits without incentives
Need Section 8 vouchers for mentally ill on SSI and SSDI, need subsidized housing
Need senior complex
Need to know just what needs are
Need to provide more facilities fore homeless and low income families
Need transitional housing
Need transitional housing with case management
New sewer system - can't build, can't sell, because of no sewer
No emergency housing or funding for some is available
No program can meet the needs of all these special populations.
Each population needs a program designed for their needs or abilities
Our homeless shelter is great, but always full. Could use more. And lower rent apartments
People that have this knowledge need to become more involved with their communities and speak up to what their needs are

Exhibit III-24. (continued)

How Can the Needs of Special Populations Be Better Met?

Plenty of inexpensive housing is available. Many rural "homes" lack adequate sanitary systems and good water

Prepare the town to serve all needs before they are needed. This will draw people and industries to the city.

Prisoners need initial assistance and housing support until placement can be found

Private sector to step forward to build needed housing

Programs for HIV+ / disabled homeowners

Programs to promote and support homeownership

Provide a greater number of adequate homes or rental units that are affordable and meet specific needs of these special needs groups, otherwise too many people fall through the cracks - no safety net.

Provide adequate housing and supervision

Provide any of the above housing

Provide funds for habitat for humanity

Provide housing and shelters

Provide housing in the above categories throughout the county not just the larger cities.

Provide housing throughout the county, and not just in the larger cities

Provide more low cost rental housing

Provide one on one peer support while going through application process and homeownership readiness

Quality apartments

Quality, affordable housing

Ramps and home modifications for those with physical disabilities

Ramps and other handicap assistance measures installed throughout the community

Real problem is housing for working poor

Rehab - current housing unites, Urban planning, Tougher restrictions on landlords, Increased availability of Sec 8 assistance

Rehabilitation of existing housing to meet the needs of seriously emotionally disturbed adults (group homes, transitional housing)

Re-open the mental institutions

Residential living with education for the autistic, and after school programs

Senior citizen apartments with some housekeeping help, etc.

Single working moms, elderly

SSI/SSD have rents that are too high, Homeless - the shelter does not have enough rooms, not enough affordable small homes for single parents and the handicapped

State-wide section 8 homeownership voucher program

Subsidized Housing

The amount of special needs and homeless in our community are very low

The elderly may still have their home but cannot afford the large problem of maintenance (i.e. furnace, water/sewer, roofing)

The federal minimum guidelines should be and have to be exceeded and not just met

The IHFA needs to reevaluate granting money for youth shelters. They haven't made a grant to that cause in two years because their policy is to count beds as beneficiaries instead of homeless kids us

The mentally ill

Exhibit III-24. (continued)

How Can the Needs of Special Populations Be Better Met?

The need for financial aid to assist with housing
The needs of these groups are met by family.
The realization and acceptance of the need
There is a need for a supervised homeless shelter with counseling to assist with job training and more income based housing
There needs to be a more personal and compassionate understanding of the problems faced by special needs persons. Then we need to shape programs to address those needs. We presently use a blanket application
Too many renters and rental prices that are too high
We deal with female offenders and their children, each woman has a felony, some drug related charges. They face difficulty, due to putting this on housing applications
We have a low-income housing area - administered by Brazil Housing Authority. With a large low income and a large below average IQ & unskilled labor force - more housing is needed
We have none of the above
We need grants available to Lincoln Township (La Porte County) to assist people with weatherizing and repairing their homes. This community is made up of senior citizens (older)
We need more affordable housing - our needs for disabled and mental illness are nil.
We need more housing w/supportive services. [??] permanent
We're sitting pretty good. We have no seasonal workers that I know of.
Wet shelter, and affordable housing
With a combined program of subsidized housing with program support
With grants, developers, investors and housing authority

Source: Community Survey, Indiana Consolidated Plan, 2002.

The survey also asked respondents to list the supportive services in their communities that are currently available to special needs populations. Exhibit III-25 on the following pages shows the services available by county.

Exhibit III-25.
Services Available to Special Needs Groups, by County

County	Transportation	Meals	Case Management	Job Training	Healthcare	Home Repair Assistance	Child/Adult Day Care	Substance Abuse Treatment	Other
Adams	■	■	■	■	■	■			
Allen	■	■	■	■	■	■	■	■	
Bartholomew	■	■	■	■	■	■	■	■	
Benton	■	■	■	■	■	■	■	■	
Blackford	■	■	■	■	■	■	■	■	
Boone	■	■	■	■	■	■	■	■	
Carroll	■	■	■			■			
Cass	■	■	■	■	■		■	■	
Clark	■	■	■	■	■	■	■	■	
Clay	■	■					■		
Clinton	■	■	■	■	■		■	■	
Crawford	■	■	■	■	■		■		
Davless	■	■	■	■	■	■	■	■	
Dearborn	■	■	■	■	■	■	■	■	
Decatur		■	■	■	■		■		
DeKalb	■	■	■	■	■	■	■	■	
Delaware	■	■	■	■	■	■	■	■	
Dubois	■	■	■	■	■	■	■	■	
Elkhart	■	■	■	■	■	■	■	■	
Fayette	■	■		■	■		■	■	
Floyd	■	■	■	■	■	■	■	■	
Fountain	■	■			■				
Franklin	■	■	■	■		■			
Fulton	■	■	■	■	■	■			■
Gibson	■	■	■	■	■		■		
Grant	■	■	■	■	■		■	■	
Greene	■	■	■	■	■		■	■	■

Exhibit III-25. (continued)
Services Available to Special Needs Groups, by County

County	Transportation	Meals	Case Management	Job Training	Healthcare	Home Repair Assistance	Child/Adult Day Care	Substance Abuse Treatment	Other
Hamilton	■		■		■		■		■
Hancock	■	■	■	■	■	■	■	■	
Hendricks	■	■	■	■	■				
Henry	■	■	■	■	■	■	■	■	
Howard	■	■	■		■		■	■	
Huntington	■	■	■	■	■		■	■	
Jackson	■	■	■			■			
Jasper	■	■	■	■	■		■	■	
Jay	■	■	■	■	■	■	■		
Jefferson	■	■	■	■	■	■	■	■	
Jennings			■	■	■	■			
Johnson	■	■	■	■	■			■	
Knox	■	■	■	■	■	■	■	■	■
Kosciuscko	■	■	■	■	■		■	■	
La Porte	■	■	■	■	■		■	■	
LaGrange	■	■	■	■	■				
Lake	■	■	■	■	■	■	■	■	
Lawrence	■	■	■	■	■	■	■	■	■
Madison	■	■	■	■	■	■	■	■	
Marion	■	■	■	■	■	■	■	■	
Marshall	■	■	■		■		■		
Martin	■	■	■	■	■	■	■	■	
Miami	■	■	■	■	■	■	■	■	
Monroe	■	■	■	■	■	■	■	■	■
Montgomery	■	■	■	■	■	■	■	■	
Morgan	■	■	■	■	■	■	■	■	
Noble	■	■	■	■	■	■	■	■	
Ohio	■	■	■	■	■	■	■	■	
Orange	■	■		■	■	■	■	■	
Owen	■	■	■	■	■	■		■	
Parke	■	■	■	■	■	■	■	■	
Perry	■		■	■	■			■	
Porter	■	■	■	■	■	■	■	■	
Posey	■	■	■	■	■		■	■	
Pulaski	■	■	■	■	■		■	■	
Putnam	■	■	■	■	■		■	■	
Randolph	■	■	■	■	■		■		
Ripley	■	■	■	■	■		■	■	
Rush	■	■	■	■	■	■	■	■	
Scott	■	■	■	■	■	■	■	■	
Shelby	■	■	■	■	■	■	■	■	
Spencer	■	■	■	■	■	■	■	■	
St. Joseph	■	■	■	■	■	■	■	■	
Starke	■	■		■	■		■	■	
Steuben	■	■	■	■	■			■	
Sullivan	■	■	■	■	■		■	■	
Switzerland	■	■			■				
Tippecanoe	■	■	■	■	■	■	■	■	■
Tipton	■	■	■		■	■	■		
Union	■	■	■	■	■		■		
Vanderburgh	■	■	■	■	■	■	■	■	■
Vermillion	■	■	■	■	■		■	■	
Vigo		■							
Wabash	■	■	■	■	■		■	■	
Warren	■	■					■		
Warrick	■	■	■	■	■	■	■	■	
Wayne	■	■	■	■	■	■	■	■	
Wells	■	■	■	■	■		■	■	
White	■	■	■	■	■	■	■	■	
Whitley	■	■	■	■	■	■	■	■	■

Source: Community Survey, Indiana Consolidated Plan, 2002.

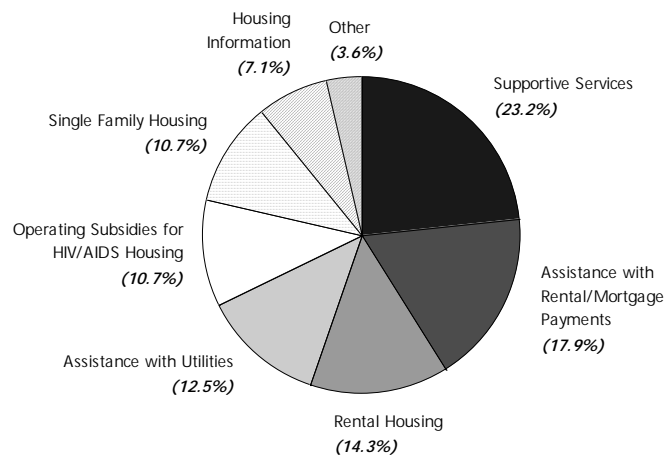
Meals, transportation and case management are the supportive services most widely available to special needs groups in the State. The supportive services that are less likely to be available to special needs groups include home repair assistance, child and adult day care, substance abuse treatment, job training, and health care.

Forty-three percent of survey respondents believed that the special needs groups in their communities were aware of the services available to them. Sixty-two percent of respondents said that the services they presently have are not adequate.

When asked what is most needed in their communities to meet the needs of persons with HIV/AIDS, respondents cited supportive services, rental/mortgage assistance, and rental housing. Exhibit III-26 shows the distribution of responses to this question.

Exhibit III-26.
Community Needs for
Persons with HIV/AIDS

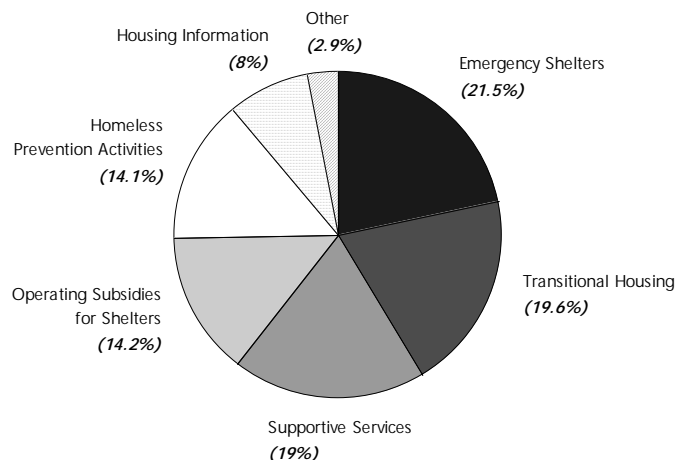
Source:
Community Survey, Indiana Consolidated
Plan, 2002.



Respondents were also asked what is most needed in their communities to meet the needs of persons experiencing homelessness. Transitional housing and emergency shelters together accounted for more than 40 percent of respondents' answers. Exhibit III-27 shows the distribution of responses to this question.

Exhibit III-27.
Community Needs for
Persons Experiencing
Homelessness

Source:
Community Survey, Indiana Consolidated
Plan, 2002.



Finally, respondents were asked to list the supportive services that were in demand but not available. Exhibit III-28 lists the respondents' comments.

Exhibit III-28.

Special Needs Services Needed but Unavailable

A visiting nurse to the elderly to keep them in their homes, and better meal delivery
Abuse treatment
Adult day care (4 responses)
Affordable child care
Affordable home delivered meals for those in need under the age of 60
Any type of transitional housing for people living with AIDS
Better assist for emerging medicines
Case management (6 responses)
Case management for transitional people
Case workers - for SSI disability
Child care at affordable prices
Child care for developmentally disabled and/or other special needs children
Child/Adult day care (5 responses)
County - Wide transportation
Credit counseling, help with financing
Domestic violence shelter
Eating disorders, transition housing, job training, child and adult daycare
Elderly need assistance with housework and upkeep of homes
Emergency homeless shelter
Emergency housing (2 responses)
Emergency repair assistance for elderly and special needs
Exercise and physical fitness
Group housing for mentally ill with onsite case management
Health care (7 responses)
Help in errands - housekeeping
Help on medication, trustee office only agency that helps on RVs
HIV supportive issues
HIV supportive services
Home repair assistance (12 responses)
Home repair assistance, medication assistance, program to help buy cars, and help with deposits
Home repair, in-home support for elderly, transportation in outlying areas
Homeless shelter, home repair, counseling
Homeless youth shelter
Housekeeping services, errand assistance (2 responses)
Housing modification for accessible living

Exhibit III-28. (continued)
Special Needs Services Needed but Unavailable

In home physical therapy badly needed for over 80 group, in home nurse practitioner to check elderly or medication - nutrition - home safety and report back to family or service provider on

In-home support available but insufficient

Job coaches, housing support persons, friendly visitors, mentors

Job training (5 responses)

Legal assistance, day care - adults / child, health care, parent support groups, more teaching facilities, emergency housing, emergency transportation, emergency care

Limited assisted living and adult day care

Long term substance abuse

Longer term shelters to give those shelters more time to help meet the individualized needs of people with special needs

Meals for some elderly, transportation for some elderly

Meals, health care, home maintenance and repair

Mental health problems are not adequately dealt with

Mental health services that are affordable and effective

Money management but not through mental health

More AIDS/HIV facilities and home care

Need more child care

Need more supportive services

Need real case management for the elderly - not once a year visits

Pregnancy related to health and housing

Programs for the addict, mentally ill and mentally handicapped

Quality respite care

Recreational

Regular transportation

Rehabilitation/retraining (injured and must change occupations), financial counseling

Reliable public transportation

Rental controls, Inspection of rental properties, increase in wages, affordable child care, and child care at the work place

Rental/mortgage assistance for low-income and unemployed persons

Residential drug and alcohol treatment

Residential substance abuse treatment for women with children.

Respite care

Respite, supportive housing

Senior services or assisted living

Services for physical disability

Shelters (2 responses)

Some portion of almost all of these services are needed

Substance abuse treatment (7 responses)

The availability of in-home personal assistance is woefully inadequate and will remain so as long as PCA's are paid less than employees of McDonald's.

Transportation (20 responses)

Transportation for the elderly / disabled

We need a home for mentally challenged women who have support guidance not dictators.

Teen pregnancy home.

Source: Community Survey, Indiana Consolidated Plan, 2002.

Lead Based Paint Hazards

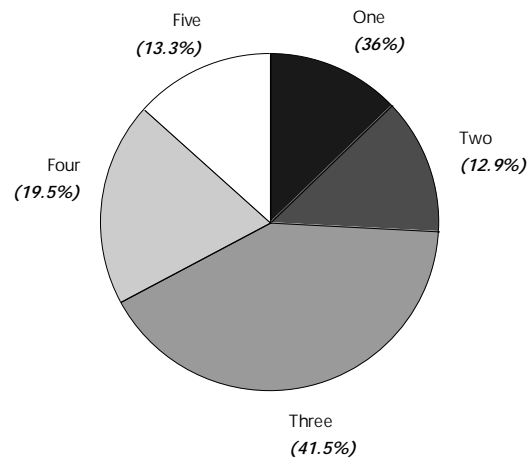
Seventy-seven percent of survey respondents said there were not adequate funds in their communities to address lead based paint hazards in housing. The majority of respondents agreed that there was a need for funds to address lead based paint in housing *with poisoned children*. Nearly 77 percent of those surveyed said there was a need for a partnership between housing and health care providers to address lead based paint hazards.

Survey respondents were asked how much lead abatement procedures increase the cost of providing affordable housing. They were provided with a scale of one to five to rank the increase in costs, with one being the least and five being the most. The distribution of responses is shown in Exhibit III-29.

Exhibit III-29.
How Much Do Lead Abatement Procedures Increase Cost of Housing?

Note:
1 = low, 5 = high.

Source:
Community Survey, Indiana Consolidated Plan, 2002.



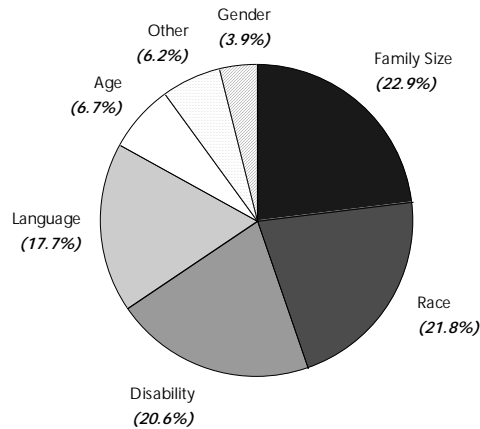
Fair Housing

Only 34 percent of survey respondents agreed with the statement “Housing discrimination happens in my community,” which is a significant drop from the 70 percent reported in last year’s survey. This year, 35 percent disagreed with the above statement, and 31 percent neither agreed nor disagreed. Forty-five percent of respondents felt that minorities, large families, and persons with disabilities could not obtain the housing they desire in their communities.

Exhibit III-30 on the following page shows the types of discrimination that respondents perceive to be a problem in their communities.

Exhibit III-30.
Types of Housing Discrimination

Source:
Community Survey, Indiana Consolidated Plan, 2002.

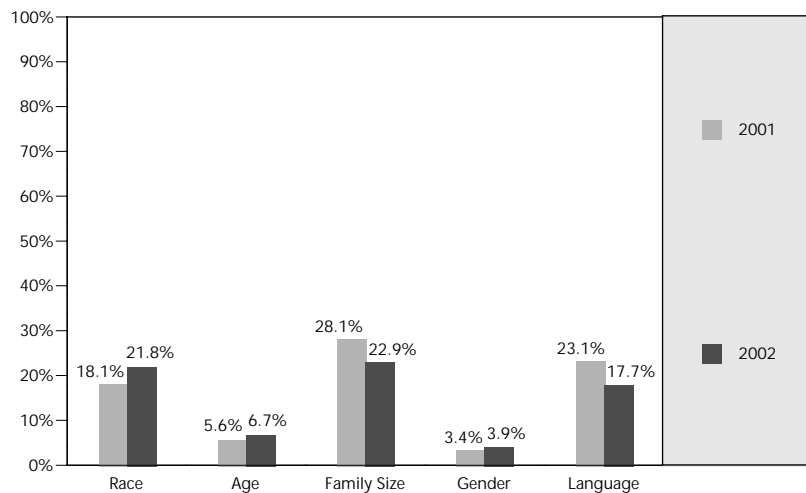


Overall, 23 percent of respondents agreed that discrimination on the basis of family size was a problem; 22 percent agreed that discrimination based on race was a problem; 21 percent agreed that persons with disabilities faced discrimination; 17 percent agreed that discrimination occurred for non-English speakers; 7 percent agreed that age discrimination was a problem; and 4 percent agreed that discrimination because of gender was an issue.

When compared with last year's survey results, 2002 responses indicate some progress in furthering fair housing choice. The percentage of respondents reporting that discrimination was a problem declined for about half of the categories. The largest drop was for non-English speakers. Twenty-three percent of survey respondents in 2001 agreed that this was a type of housing discrimination in their community, compared to 17 percent in 2002. Exhibit III-31 below compares the survey results for this question from 2001 and 2002.

Exhibit III-31.
Comparison of 2001 and 2002 Types of Housing Discrimination

Source:
Community Survey, Indiana Consolidated Plan, 2002.



Respondents were asked about the ability to obtain financing for housing from financial institutions and mortgage companies in their communities. Three in four survey respondents felt that obtaining financing was not easy. Similarly, 38 percent of respondents believed that lower income families are not able to refinance their homes at competitive interest rates.

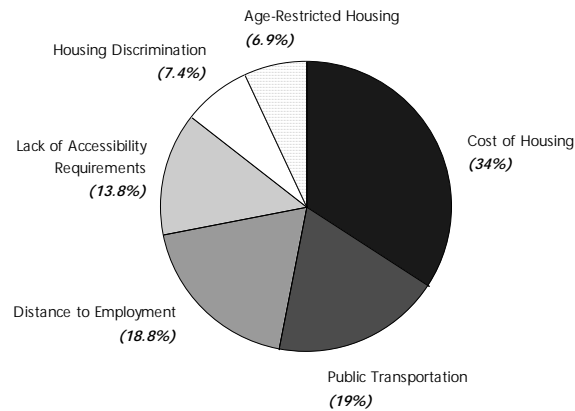
Awareness and availability of resources both play integral roles in furthering fair housing choice. Sixty-two percent of respondents felt that members of their community are aware that discrimination is prohibited in housing mortgage lending and advertising. However, only 27 percent of survey respondents indicated that people in their community know whom to contact to report housing discrimination. Finally, only 18 percent of respondents agreed that the housing enforcement agency in their community has sufficient resources to handle the amount of discrimination that may occur.

Respondents were also asked about the zoning and rental policies that prohibit fair housing choice. One in five respondents agreed that their zoning regulations encourage segregated housing. Thirty-seven percent of respondents agreed that landlords could limit the number of children in an apartment.

Respondents were asked about the types of barriers to housing choice that exist in their communities. The cost of housing was the most significant barrier to housing choice, followed by public transportation and distance to employment. Exhibit III-32 shows the perceived barriers to housing choice.

Exhibit III-32.
Barriers to Housing Choice

Source:
Community Survey, Indiana Consolidated Plan, 2002.



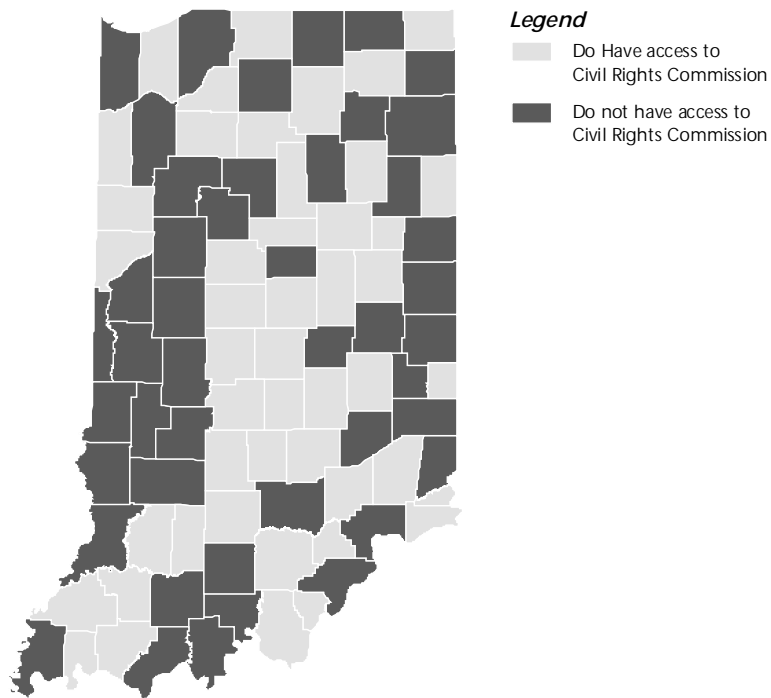
Fair Housing Policy

In the 2002 survey, respondents were asked a number of questions specifically about their community's fair housing policies. Only 43 percent of respondents indicated that their community has joined forces with another organization to promote fair housing, and 38 percent said that their community had identified or sought to identify any impediments to fair housing. When asked whether there had been any efforts to affirmatively further fair housing issues for those in need, 62 percent *disagreed*.

Seventy-six percent of survey respondents said that their community has access to a civil rights commission/office. Exhibit III-31 on the following page shows which counties in the State have civil rights offices, as reported by survey respondents.

Exhibit III-33.
Access to a Civil Rights
Office, by County

Source:
Community Survey, Indiana Consolidated
Plan, 2002.



When respondents were asked whether or not their organization states that it is an Equal Opportunity Employer in help wanted ads, a resounding 99 percent said “Yes.” Only 5 percent of respondents stated that any equal opportunity complaints had been filed against their organization in the past five years. A mere 2 percent of respondents indicated that there had been housing complaints filed against their organization in the past five years.

The survey also inquired about various fair housing policy ordinances. Three in four respondents said that their community has a fair housing resolution/ordinance, and 68 percent indicated they have an affirmative action plan. Seventy-five percent of respondents said they had an equal opportunity ordinance. Seventy-three percent of respondents indicated that their community’s resolution/ordinance had been approved by the State.

Community Development Needs

The Consolidated Plan Coordinating Committee recognizes that housing needs cannot be considered alone when evaluating the overall needs of the State. In many instances, the distinction between housing and community development needs is artificial. Addressing these needs together is integral to well-founded and successful ongoing community development.

Community development is a broad based concept, and its definition can vary considerably depending on the community. For a former one-company town that has faced a major plant closure, the greatest community development need might be economic diversification. For a quickly expanding metropolitan area, investment in public facilities might be most important.

Because the concept of community development means something different to each community, obtaining good measures of community needs can be difficult. Surveys and focus groups are often the best data source for determining community development conditions at the local level.

In the 2002 Community Survey, respondents were also asked about community development issues in their communities. In comparison to last year's responses to questions on community perceptions and economy, it seems that 2001 was a difficult year for many Indiana communities.

In the 2001 survey, 70 percent of respondents said that the perception of their community had improved during the past five years. In contrast, just 54 percent of respondents to the 2002 survey said that the perception had improved; 46 percent said it has declined.

Job growth. Job creation is a very common measure of economic health. The Indiana Department of Commerce and the Indiana Business Research Center recently analyzed job growth in the State during the 1990's. Between 1989 and 2000, jobs were created at an average rate of 1.85 percent per year. Actual rates, however, ranged from 3.5 and -.6 percent.

The highest number of responses to the 2002 Community suggest that 2001 job growth was considerably slower than in 2000. In the 2002 survey, just 37 percent of survey respondents said that the number of jobs had increased in their communities, compared to 60 percent in 2001. Fifty percent of 2002 respondents said the number of jobs in their communities had decreased, compared to only 26 percent in 2001.

These reported changes in the statewide economic outlook from 2001 to 2002 echo the economic downturn in the entire United States during this period.

Community needs. The survey asked respondents to rate the quality of community development in their areas. The quality ratings of community facilities, water and sewer systems, economic development and public infrastructure are shown below in Exhibits III-34 through III-38.

Exhibit III-34.
Percent Agreeing that Type of Community Development is in Good Condition

Source:
Community Survey, Indiana Consolidated
Plan, 2002.

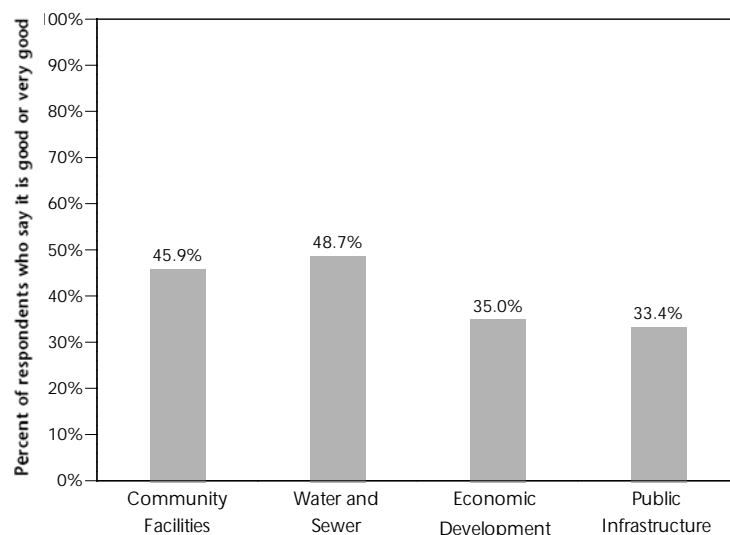


Exhibit III-35.
Quality of Community Facilities

Source:
Community Survey, Indiana Consolidated
Plan, 2002.

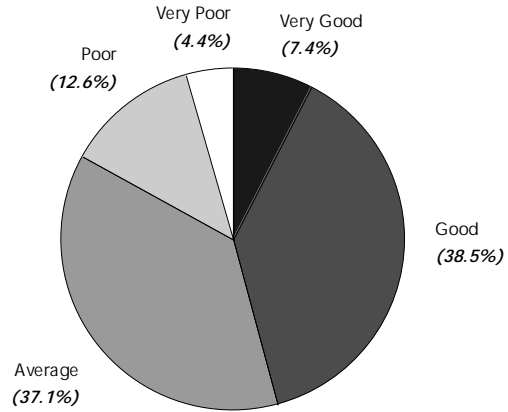


Exhibit III-36.
Quality of Water and Sewer

Source:
Community Survey, Indiana Consolidated
Plan, 2002.

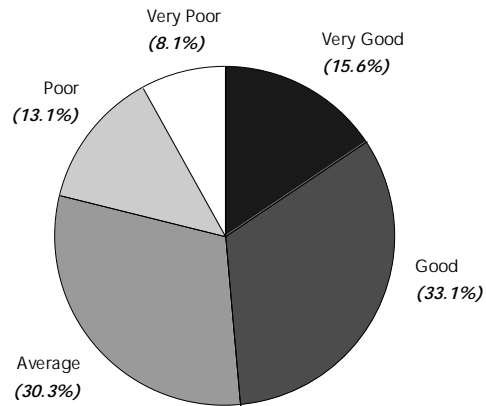


Exhibit III-37.
Quality of Economic Development

Source:
Community Survey, Indiana Consolidated
Plan, 2002.

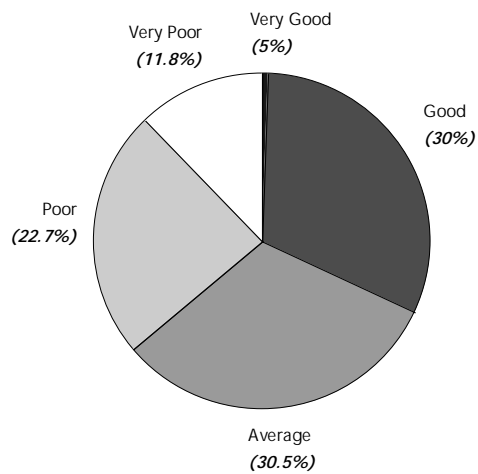
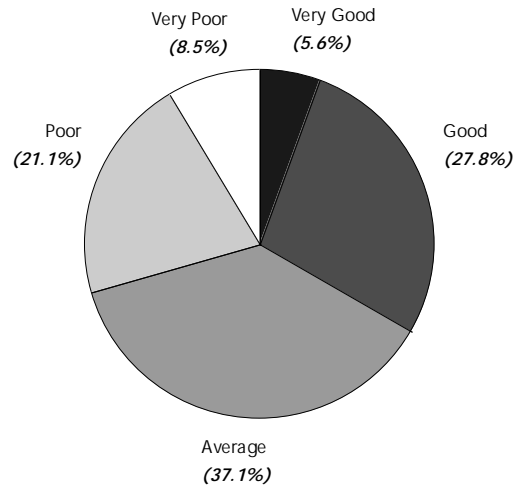


Exhibit III-38.
Quality of Public
Infrastructure

Source:
Community Survey, Indiana Consolidated
Plan, 2002.



In general, respondents indicated the greatest need for economic development (nearly 35 percent rated it poor or very poor) and infrastructure improvements (30 percent rated it poor or very poor). Community facilities and water and sewer systems received the strongest quality ratings, with about 45 percent of respondents agreeing that their facilities and systems were in good or very good condition.

Public infrastructure. A number of communities in Indiana have public infrastructure that is in need of repair. Without evaluating each community on a case-by-case basis, it is difficult to know the extent of the problems. A recent survey by the Indiana Rural Community Assistance Program, in cooperation with the Indiana State Department of Health, attempted to identify the communities in the State with the greatest need for assistance in resolving outstanding sewage disposal problems. The survey was sent to county health departments in all counties in the State. Surveys were received from 66 counties, representing 390 communities throughout the State. The survey results showed that in the more than 450 unsewered communities:

- 62 percent are estimated to be low to moderate income;
- 78 percent have less than 100 residential users to support a sewer project; and
- 63 percent have inadequate or non-septic systems.

The survey also asked county health officials to identify the 10 worst residential and commercial areas in their communities with sewage disposal problems. Exhibit III-39 on the following page shows the number of residential houses and commercial buildings that were included in the top 10 ranking for each county responding to the Department of Health survey.

Exhibit III-39.
Estimated Sewage Disposal Problems, by County, 1999

County	Residences	Businesses	County	Residences	Businesses
Adams	375	18	Lake	621	25
Bartholomew	458	18	La Porte	2,363	133
Benton	195	9	Miami	682	48
Boone	189	18	Monroe	785	22
Brown	1,497	1	Montgomery	50	0
Cass	421	23	Morgan	285	0
Clark	600	19	Newton	310	30
Clay	135	4	Noble	150	2
Clinton	518	29	Ohio	35	3
Crawford	80	9	Owen	1,994	48
Daviess	75	2	Parke	415	67
Decatur	545	21	Porter	1,300	57
DeKalb	90	2	Posey	390	6
Delaware	620	9	Randolph	60	0
Dubois	1,025	50	Ripley	255	18
Elkhart	451	24	Rush	100	4
Fayette	30	2	Scott	245	8
Fountain	344	17	Shelby	1,099	35
Franklin	75	4	Spencer	225	10
Fulton	980	4	St. Joseph	656	47
Gibson	1,000	32	Steuben	1,300	45
Grant	739	29	Switzerland	130	3
Greene	35	0	Tippecanoe	420	22
Hamilton	439	3	Tipton	291	17
Hancock	470	29	Vanderburgh	140	22
Harrison	120	0	Vigo	1,581	25
Hendricks	140	0	Wabash	627	19
Henry	85	7	Warren	370	13
Howard	583	35	Washington	225	19
Jackson	277	40	Wayne	797	83
Jay	17	0	Wells	412	35
Johnson	450	13	White	5,174	114
LaGrange	290	42	Whitley	360	18
			Total	37,195	1,511

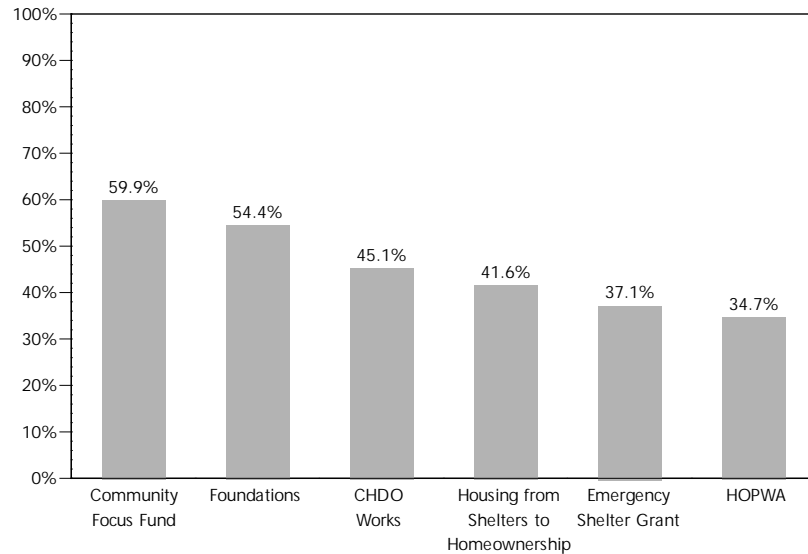
Source: 1999 Answered Community Survey, Indiana Rural Assistance Program and Indiana State Department of Health.

HUD Grant Programs

Respondents were also asked about their community's awareness and utilization of the State's HUD grant programs, administered by the Indiana Department of Commerce, the Indiana Housing Finance Authority and the Family and Social Services Administration. Exhibit III-40 on the following page shows community awareness of survey respondents for six programs funded by CDBG, HOME, HOPWA and ESG funds.

Exhibit III-40.
Awareness of Housing
Programs

Source:
Community Survey, Indiana Consolidated
Plan, 2002.



As shown above, 60 percent of respondents were aware of the Community Focus Fund (CFF) program; 54 percent were aware of the Foundations program; 45 percent were aware of the CHDO Works program; and 42 percent were aware of the Housing from Shelters to Homeownership program.

Thirty-seven percent of respondents were familiar with the Emergency Shelter Grant program (ESG), and 26 percent reported knowing how to access ESG funding. Thirty-five percent of respondents had heard of the Housing Opportunities for People with AIDS (HOPWA) program, and 24 percent reported knowing how to access HOPWA funds.

Summary

- The greatest need expressed by respondents to the 2002 Community Survey was for affordable housing. Affordable single family housing was perceived as most needed, followed by affordable rental housing, multifamily apartments, and transitional housing.
- The majority of respondents felt that the housing and service needs of persons experiencing homelessness, persons with mental illness, persons with physical disabilities and persons with developmental disabilities were not being adequately met. Respondents felt that the needs of the elderly were being met the best, relative to other special needs groups (although improvements are still needed).
- The services most widely available to special needs populations are meals, case management, and transportation. Services less likely to be available in respondents' communities included job training, health care, home repair assistance, child and adult day care and substance abuse treatment.

- Seventy-seven percent of respondents indicated that there are not adequate funds to address lead based paint hazards in housing in their communities. Nearly 70 percent of respondents felt that there is a need for partnership between housing and health care providers to address lead based paint hazards in their communities.
- Thirty-four percent of respondents agreed that discrimination occurs in their communities. The types of discrimination perceived to be the most prevalent were family size, race, disability and language.
- Respondents were also asked about barriers to housing choice in their communities. The barriers perceived to be most prevalent included housing cost, transportation, and distance between housing and place of employment.
- The top community development needs identified by respondents included economic development and improvements in public infrastructure.
- The top community concerns expressed in the forums included emergency shelters and transitional housing, day care for children and adults, rental subsidies, affordable housing in good condition, and assistance with public infrastructure redevelopment.

SECTION IV.
Housing Market Analysis

SECTION IV.

Housing Market Analysis

Housing Market Characteristics

This section addresses the requirements of Sections 91.305 and 91.310 of the State Government contents of Consolidated Plan regulations. The first part of this section provides a statewide overview of housing availability and affordability. The second part contains detailed socioeconomic and housing market information for nonentitlement counties in the State that contain public housing authorities. These data are provided to assist these PHAs with completion of their agency plans.

In contrast to the Housing & Community Development section, which contains a qualitative assessment of housing and community development conditions, this section is quantitative in nature. The sections should be read together for a complete picture of housing and community development needs in the State.

This analysis of housing market conditions incorporates new data from the 2000 Census on housing units, vacancies and affordability. In addition, it also uses data from the Census 2000 Supplementary Survey (C2SS). The C2SS was conducted as part of the U.S. Census to test new data collection methods. The C2SS contains information that is not yet available in the 2000 Census (e.g., household income, housing prices). These data are currently available at the state level and for medium- to large-sized cities. Since the C2SS is based on a sample of respondents, estimates are subject to a margin of error.

Housing Types

There were approximately 2.5 million housing units in the State in 2000, according to the U.S. Census. Approximately 66 percent of these units were owner-occupied, 26 percent were renter occupied and eight percent were vacant.

The State's homeownership rate in 2000 was the same as the national homeownership rate of 66 percent.

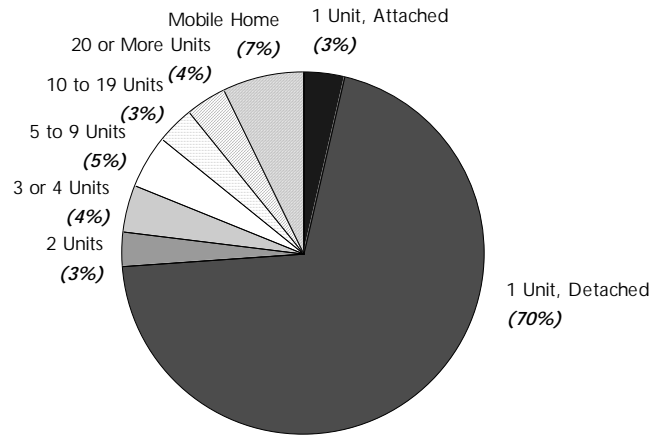
Vacant units. Over half of all vacant units in the State (57 percent) consist of owner or renter units that are currently not occupied. Another 17 percent consist of seasonal units, while 26 percent of units were reported as "other vacant." Other vacant units include caretaker housing, units owners choose to keep vacant for individual reasons and other units that do not fit into the other categories.

Composition of housing stock. C2SS data indicate that most housing in Indiana (70 percent of units) is made up of single family detached homes. Over 75 percent of units are in structures with two or fewer units, with only 16 percent in structures with 3 units or more and 7 percent of units defined as mobile homes. Exhibit IV-1 on the following page presents the composition of housing units in the State.

Exhibit IV-1.
Distribution of Housing
Units by Size/Type

Note: Due to the small number of units (619), boats, RVs and vans were excluded from this chart.

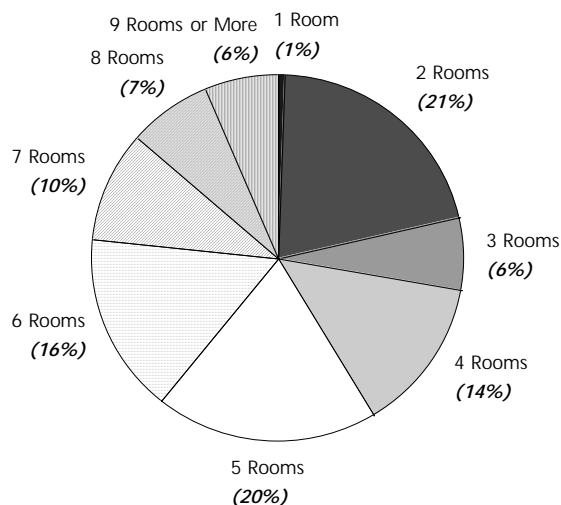
Source:
Census 2000 Supplementary Survey.



Housing units in Indiana tend to have at least four rooms, with over 70 percent reported as having between four and seven rooms. The C2SS reported a median of 5.9 rooms per housing unit in the State. Exhibit IV-2 presents the distribution of housing units in the State by number of rooms.

Exhibit IV-2.
Distribution of Housing
Units by Number of Rooms

Source:
Census 2000 Supplementary Survey.



Housing Supply

Construction activity. During 2001, roughly 38,400 building permits were issued for residential housing development in Indiana. This represents an increase from the number of permits issued in the previous year, although it is lower than the historically high levels of the late 1990s. In 1998, more than 40,000 permits were issued; this was 137 percent of the peak level of permits issued during the 1980s.

An estimated 83 percent of the building permits issued in 2001 were for single family construction. This is slightly higher than in 2000 and 1999, when between 80 and 81 percent of the total residential permits were for single family development.

Statewide construction of multifamily units declined by more than 14 percent between 2000 and 2001. The drop in multifamily permits was mostly due to declines in such permits in areas outside of the Indianapolis MSA. The number of permits issued for multifamily residential development in the Indianapolis MSA fell by a much lower 8 percent during this period.

Vacancy rates. The statewide homeownership vacancy rate was estimated at 1.6 percent in 2001 by the U.S Census Bureau. This represents an increase from 1.1 percent in 2000 and 1.4 percent in 1999, but is still lower than the decade high of 1.7 percent reported for 1996. The rental vacancy rate in the State was an estimated 10.3 percent in 2001 – nearly a 3 percent decline from 2000, which had the second highest rental vacancy rate in more than 13 years. Even with this reduction, the 2001 rental vacancy rate is well above the 7.3 percent average rate of the preceding 15 years.

Expiring use properties. A growing concern in the country and Indiana is the preservation of the supply of affordable housing for the lowest income renters. In the past, very low income renters have largely been served through federal housing subsidies, many of which are scheduled to expire in coming years. The units that were developed with federal government subsidies are referred to as “expiring use” properties.

Specifically, expiring use properties are multifamily units that were built with U.S. government subsidies, including interest rate subsidies (HUD Section 221(d)(3) and Section 236 programs), mortgage insurance programs (Section 221(d)(4)) and long-term Section 8 contracts. These programs offered developers and owners subsidies in exchange for the provision of low income housing (e.g., a cap on rents of 30 percent of tenants’ income). Many of these projects were financed with 40 year mortgages, although owners were given the opportunity to prepay their mortgages and discontinue the rent caps after 20 years. The Section 8 project-based rental assistance contracts had a 20 year term.

Many of these contracts are now expiring, and some owners are taking advantage of their ability to refinance at low interest rates and obtain market rents. Most of Indiana’s affordable multifamily housing was built with Section 221 (d)(3) and Section 236 programs. Thus, a good share of Indiana’s affordable rental housing could be at risk of elimination due to expiring use contracts.

According to HUD’s expiring use database, as of March 2002, Indiana had approximately 33,000 units in expiring use properties, or almost 5 percent of the State’s total rental units, in March 2002. Nationally, less than 10 percent of owners of expiring use have opted out. If Indiana mirrors national trends, about 3,300 units could convert to market rents.

When expiring use units convert to market properties, local public housing authorities issue Section 8 vouchers to residents of the properties that are converting to market rates. In some cases, market rents may be lower than subsidized rents, which could enable residents to stay in their current units. Vouchers may also give residents an opportunity to relocate to a neighborhood that better meets their preferences and needs. The outcomes of expiring use conversions are hard to determine because of the many variables (location, level of subsidized rents, tenant preferences) that influence tenants’ situations.

Nonetheless, the loss of the affordable rental units provided by expiring use properties could put additional pressure on rental housing markets, especially in Indiana's urban counties, where most of these units are located.

In 1997, Congress passed legislation that provides solutions, such as debt restructuring, to the expiring use problem. The legislation requires that HUD outsource the restructuring work to Participating Administrative Entities (PAEs). In January 1999, the Indiana Housing Finance Authority (IHFA) was selected to be the PAE for all expiring use properties in the State. In that responsibility, IHFA is playing a direct role in finding solutions by encouraging owners to stay in the federal programs, in addition to examining other programs and creative financing tools that will help preserve these properties as affordable housing.

Additionally, in May 2000, HUD selected IHFA to serve as a contract administrator for selected project-based housing assistance payment contracts in the state. In this role, IHFA will manage the contracts between HUD and the owners of affordable housing projects to ensure that the projects remain affordable, provide decent and safe housing, and are absent of housing discrimination. In 2001, IHFA was under contract with HUD to administer 410 properties.

Exhibit IV-3 on the following page shows the number of units with affordable provisions that are due to expire by county.

**Exhibit IV-3.
Number and Percentage of
Expiring Use Units, by
County, March 2002**

Source:
U.S. Department of Housing and Urban
Development and PCensus/AGS.

<i>County</i>	<i>Expiring Use Units</i>	<i>County</i>	<i>Expiring Use Units</i>
Adams	223	Lake	3,694
Allen	1,577	Lawrence	217
Bartholomew	465	Madison	596
Blackford	130	Marion	6,963
Boone	194	Marshall	185
Cass	394	Miami	88
Clark	870	Monroe	461
Clinton	174	Montgomery	241
Crawford	123	Morgan	420
Daviess	236	Newton	18
De Kalb	72	Noble	224
Dearborn	155	Orange	136
Decatur	203	Owen	68
Delaware	485	Parke	60
Dubois	244	Perry	93
Elkhart	887	Pike	77
Fayette	180	Porter	341
Floyd	270	Posey	116
Fountain	20	Putnam	132
Gibson	291	Randolph	77
Grant	630	Ripley	56
Greene	76	Rush	78
Hamilton	346	Scott	142
Hancock	104	Shelby	146
Harrison	50	Spencer	22
Hendricks	166	St. Joseph	1,849
Henry	214	Steuben	76
Howard	436	Tippecanoe	1,520
Huntington	129	Union	50
Jackson	272	Vanderburgh	1,324
Jasper	40	Vermillion	148
Jay	36	Vigo	528
Jefferson	351	Wabash	215
Jennings	8	Warrick	120
Johnson	526	Washington	49
Knox	293	Wayne	733
Kosciusko	146	Wells	145
La Porte	794	White	62
Lagrange	32	Whitley	30
		Total	33,342

Housing Condition

Measures of housing condition are relatively scarce. Unless comprehensive surveys have been taken, the best source of current data on housing conditions at the state and local levels is the C2SS. Although the C2SS represents only a sample of housing units, it is the only source of updated condition data. C2SS data contain a number of indicators of housing quality, including type of heating fuel, occupancy, and plumbing facilities. In addition to measuring housing conditions, such variables are also good indicators of community development needs, particularly of weaknesses in public infrastructure.

Plumbing. The adequacy of indoor plumbing facilities is often used as a proxy for housing conditions. The C2SS reported 11,000 units, or 0.4 percent of all units in the State, as lacking complete plumbing facilities. This represents an improvement over both 1990, when a figure of 0.7

percent was reported for inadequate plumbing, and 1980, when 2 percent of the State's housing units had inadequate facilities. In 1990, counties with the highest percentage of housing units with inadequate plumbing were primarily located in rural areas in the southern portion of the State.

Heating fuel. Most housing units in Indiana (56 percent) are heated by gas provided by a utility company. Other popular sources of fuel include electricity and bottled, tank or LP gas. A small number of units (32,964, or 1.3 percent) report heating with wood, and another 7,366 (0.3 percent of units) do not use any fuel. The lack of heating fuel for units other than seasonal units is a likely indicator of housing condition problems.

Kitchens and telephone service. Other indicators of housing condition include the presence of kitchen facilities and the availability of telephone service. Nearly 12,000 units statewide (0.5 percent) lack complete kitchen facilities. A much larger number of units, 103,598 or 5 percent, do not have available telephone service. The lack of telephone service may indicate difficulty paying for housing and potential condition problems.

Water and sewer. There has been a growing awareness and concern in Indiana about the number of housing units relying on unsafe water sources. Unfortunately, the C2SS does not report data on water provisions. In 1990, 74 percent of housing units in the State received water through a public or private water system. Wells were the source of water for 25 percent of the State's housing. Nationally, about 84 percent of housing units are served by public or private systems; wells are the water source for about 15 percent of units.

In addition to water source, water quality is another important consideration. In 1999, the Indiana Department of Environmental Management reported that 93 percent of Indiana's public water systems were in compliance with EPA water-quality standards for the presence of 77 identified contaminants. Water providers must also comply with other environmental regulations to ensure the safety of users. The number of Indiana residents at risk of exposure to harmful contaminants resulting from non-compliant water providers has fallen dramatically. From 1994 to 1999 there was a 97 percent decline in the number of water users dependent on systems that were in significant non-compliance with state and federal regulations.

In 1990, about 68 percent of the State's housing units were served by public sewers. Nearly one-third of the State's units relied on a septic tank for sewage disposal. Nationally, 74 percent of housing units were served by public sewers and 25 percent used septic tanks.

Age. Age can also be a proxy for the condition of housing. As discussed in the following section, units built before 1940 are most likely to contain lead based paint. (Units built between 1940 and 1978 have a lesser risk of having lead based paint. After 1978, lead was removed from household paint.) However, depending on construction methods, levels of renovation and other factors, many of these older units may have few if any condition problems. The C2SS estimates that 20 percent of the State's housing was built before 1940, when the risk of lead based paint is the highest. More than 70 percent of the housing stock was built before 1979. Exhibit IV-4 on the following page presents the distribution of housing units in the State by age.

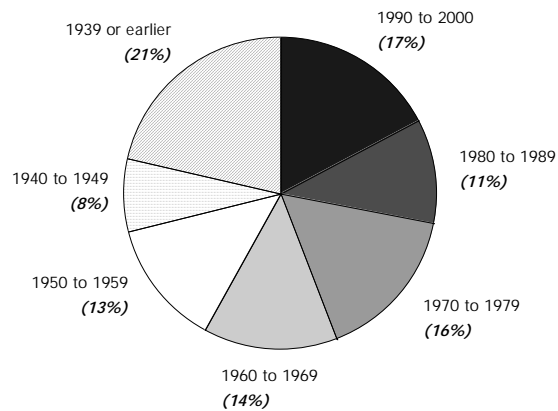
Exhibit IV-4.
Housing Units by Year Built

Note:

May not add to 100% due to households for which data were not completed.

Source:

Census 2000 Supplementary Survey.



Overcrowding. A final measure of housing conditions is overcrowding. The C2SS estimates that, in 2000, 1.7 percent of the State's occupied housing units, or 42,000 units, were crowded, which is defined as more than 1.01 persons per room. Less than 1 percent of the State's housing units were severely crowded (more than 1.51 persons per room). These data compare favorably to national averages of 3.1 percent of units that were crowded and 1.1 percent severely crowded in 2000.

Lead Safe Housing

Environmental issues are also important to acknowledge when considering the availability, affordability and quality of housing. Exposure to lead based paint represents one of the most significant environmental threats from a housing perspective.

Dangers of lead-based paint. Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential paint in 1978. Housing built prior to 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. Children are exposed to lead poisoning through paint debris, dust and particles released into the air, which mostly occurs during renovation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles, and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated level of lead in the blood.

Lead-poisoned children have special housing needs. The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

Extent of the problem. Factors that contribute to community risk for lead based paint include the age and condition of housing, poverty and property tenure, families with young children, and the presence of lead poisoning cases. Homes built before 1940 on average have paint with 50 percent lead composition. Inadequately maintained homes and apartments (often low income) are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Approximately 1.8 million housing units in Indiana – more than 70 percent of the total housing stock – were built before 1978. About 540,000 units, or 21 percent of the housing stock, are pre-1940. Urban areas typically have the highest percentages of pre-1940 housing stock, although the State's non-entitlement areas together have about the same percentage of pre-1940 units as the state overall.

The Centers for Disease Control and Prevention reports that from 1995 to 1999, 144,000 Indiana children were screened for lead. Nine percent of these children were determined to have elevated levels of lead in their blood.

Available resources. The Residential Lead-Based Hazard Reduction Act of 1992 (commonly referred to as Title X) supports widespread prevention efforts of lead poisoning from lead-based paint. The Title X program provides grants of between \$1 million and \$6 million to states and local governments for lead abatement in privately owned housing or housing units on Superfund/Brownfield sites. Since the program's inception in 1993, approximately \$435 million in grants have been awarded to 31 states and the District of Columbia. Neither the State of Indiana, nor any jurisdiction within the State, has received any funding under this program.

In addition to available funding from the Title X program, recent changes to the Community Development Block Grant (CDBG) program have added lead based paint abatement to eligible activities for CDBG funding. In order to receive Title X or CDBG funding, states must enact legislation regarding lead-based paint that includes requirements of accreditation or certification for contractors who remove lead-based paint. Indiana adopted such legislation in 1997 (Indiana Code, 13-17-14).

The State of Indiana Department of Environmental Management (IDEM), in conjunction with the Department of Health and the Marion County Health Department, developed the "Lead for 2000" campaign. Initiated in 1998, the campaign was aimed at reducing the incidence of childhood exposure to harmful lead-based contaminants. Since 1998, IDEM has trained more than 100 lead assessors, and they have completed more than 1,300 lead assessments in homes and child care facilities. This effort entailed training lead-assessors, promoting awareness of the health risks that lead exposure presents, and educating families in methods that they can apply to minimize the risks presented by exposure to lead. These efforts are aimed at private homes as well as child-care facilities when children may be at risk.

In September 2000, HUD adopted new requirements for lead evaluation of multifamily properties that are HUD owned or are project-based rental assistance units and for new applicants of mortgage insurance. In general, the regulations require the testing and repair of all of the properties acquired

or rehabilitated through federal programs. In preparation for the new requirements, IHFA sent a list of the new requirements to its HOME and CDBG recipients and held a training to assist grantees with implementation of the new requirements.

The U.S Department of Energy also updated its regulations in September 2000 for administration of the Weatherization Assistance Program. This action was taken to further protect residents of HUD program housing and other federally owned homes from the dangers of lead-based paint by ensuring proper remediation and mitigation protocol when weatherizing these units.

In January 2001, the Family and Social Services Administration (FSSA) and the Indiana Housing Finance Authority (IHFA) held a training session about these new regulations for Community Action Program agencies and Public Housing Authorities. The goal of the training was to ensure that the organizations affected by the new regulations and guidelines would operate under the same interpretation of the new requirements.

For several years, IHFA has provided funding to The Indiana Association of Community Economic Development and the Environmental Management Institute to provide lead inspection, risk assessor and lead supervision training, certification, and refresher courses. This training will continue in 2002.

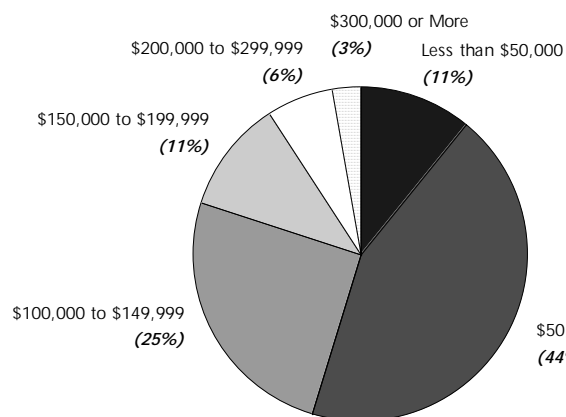
Housing Affordability

Homeownership. Indiana cities commonly rank as the most affordable for homeownership in the quarterly Housing Opportunity Index (HOI) calculated by the National Association of Home Builders (NAHB). The HOI is a measure of the percentage of homes sold during a quarter that a median-income household could afford. In the third quarter 2001 (the most recent data available), Kokomo was the third most affordable city in the nation by the HOI measure, while Elkhart-Goshen ranked as the sixth most affordable. Lafayette and Indianapolis also received high affordability rankings. (Thirteenth and 14th, respectively, out of 186 market areas.)

The C2SS estimated the median owner occupied home price in the State at \$94,767 in 2000. Nearly 45 percent of all units had values between \$50,000 and \$99,999, and nearly 70 percent were valued between \$50,000 and \$149,999. Exhibit IV-5 below presents the price distribution of owner-occupied homes in the State.

Exhibit IV-5.
Owner Occupied Home
Prices

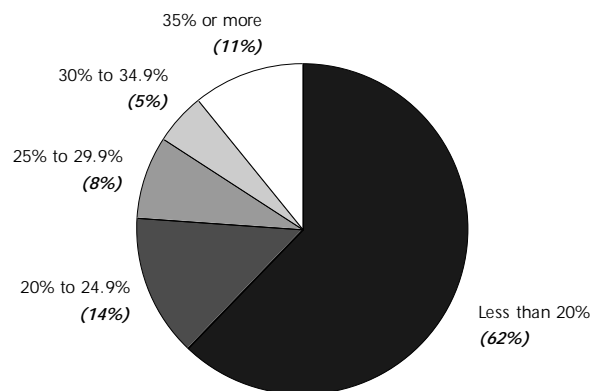
Source:
Census 2000 Supplementary Survey.



Although housing prices in Indiana are still affordable relative to national standards, many Indiana households have difficulty paying for housing. Housing affordability is typically evaluated by assessing the share of household income spent on housing costs. These costs include mortgages, real estate taxes, insurance, utilities, fuels, and, where appropriate, fees such as condominium fees or monthly mobile home costs. Households paying over 30 percent of their income for housing are often categorized as cost burdened. The C2SS reports that 16 percent of all homeowners in the State were paying more than 30 percent of their income for housing in 2000, while 11 percent were paying more than 35 percent. Among homeowners with mortgages, 19 percent were reported as cost burdened, a figure that drops to eight percent when considering homeowners without mortgages. According to the C2SS, nearly 217,000 Indiana homeowners spend more than 30 percent of their incomes on housing. Exhibit IV-6 presents these data.

Exhibit IV-6.
Percent of Homeowner
Income Paid for Housing
Costs

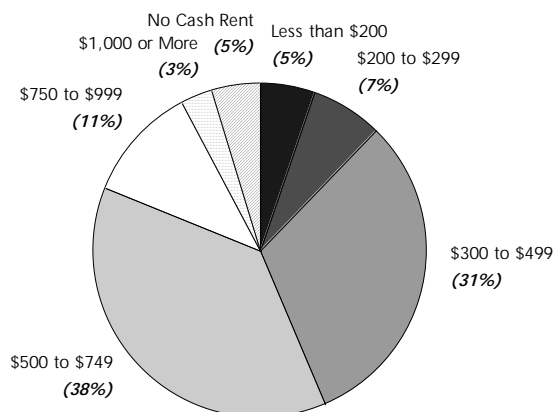
Source:
Census 2000 Supplementary Survey.



Renters. Similar C2SS data is available for renter and homeowner households. According to the C2SS, the median gross rent, statewide, was \$521 per month in 2000. Gross rent includes contract rent plus utilities and fuels if they are paid by the renter. Nearly one-third of all statewide units were estimated to rent for \$300 to \$499 in 2000, while another 38 percent were estimated to rent for \$500 to \$749. The distribution of statewide rents is presented in Exhibit IV-7 below.

Exhibit IV-7.
Distribution of Statewide
Rents

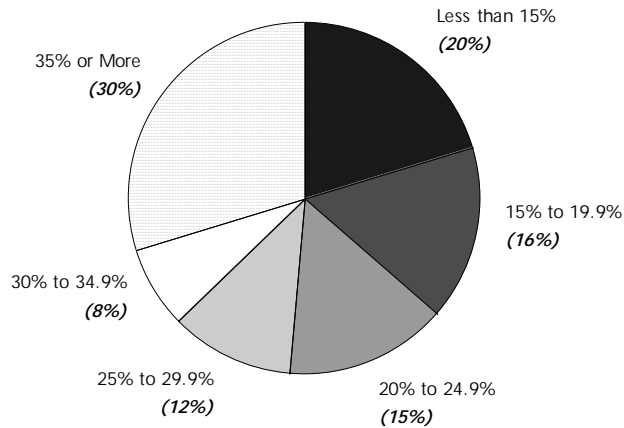
Source:
Census 2000 Supplementary Survey.



As in the case of owner-occupied homes, rent burdens can be evaluated by comparing rent costs to household incomes. The C2SS estimates that 37 percent of Indiana renters pay more than 30 percent of their incomes for housing, with most of these (30 percent of renters) paying more than 35 percent of their incomes. Although rental units constituted 26 percent of the State's housing units in 2000, the 220,000 cost burdened rental households exceeded the 217,000 cost burdened owner occupied households. Exhibit IV-8 presents the share of income paid by Indiana renters for housing.

Exhibit IV-8.
Percent of Renter Income
Paid for Housing Costs

Source:
Census 2000 Supplementary Survey.



Barriers to Affordable Housing

The State of Indiana traditionally has followed the philosophy that local leaders should have control over local issues. As such, most of the laws affecting housing and zoning have been created at the urging of local jurisdictions and implemented at local discretion. Indiana is a "home rule" state, meaning that local jurisdictions may enact ordinances that are not expressly prohibited by or reserved to the State.

Tax policies. Indiana communities' primary revenue source is the property tax. Taxes are based on a formula that assesses replacement value of the structure within its use classification. Single family homes are assessed as residential; multi family property is assessed as commercial. Condition, depreciation and neighborhood are factored in to the tax assessment. Commercial rates are higher than residential rates; however, real estate taxes are a deductible business expense.

Zoning ordinances and land use controls. There is no state level land use planning in Indiana. State enabling legislation allows jurisdictions to control land use on a local level. Cities or counties must first establish a planning commission and adopt a comprehensive plan before enacting a zoning ordinance. A recent study completed by the Indiana Chapter of the American Planning Association identified that roughly 200 cities and counties have planning commissions in place.

In addition to local land use controls, certain federal or state environmental mandates exist. For instance, residential units may not be constructed in a designated flood plain. The Indiana Department of Environmental Management directs most of the Environmental Protection Agency regulations for the State.

Certain neighborhoods have been designated historic districts by local communities. In these areas, exterior appearance is usually controlled by a board of review, which is largely made up of area residents. As with zoning, there is an appeals process for review of adverse decisions. These types of land use controls should not preclude development of low income housing; they simply regulate the development so that it does not adversely affect the existing neighborhood.

Some developments impose their own site design controls. Such controls are limited to a specific geographic area, enforced through deed covenants, and designed to maintain property value and quality of life. For example, apartment complexes may be required to provide sufficient "green space" to allow for children's play areas.

Many local zoning codes require an exception or variance for the placement of manufactured housing. This makes it more difficult to utilize manufactured housing as an affordable housing alternative.

Subdivision standards. The State of Indiana authorizes jurisdictions to develop local subdivision control ordinances. Legislation describes the types of features local governments can regulate and provides a framework for local subdivision review and approval. Subdivision ordinances can drive up the costs of housing depending on the subdivision regulations. For example, large lot development, extensive infrastructure improvements such as sidewalks or tree lawns can add to development costs and force up housing prices. The State encourages local communities to review local subdivision requirements to be sure they do not impede the development of affordable housing.

Building codes. The State has adopted a statewide uniform building code based on a recognized national code. These minimal building construction standards are designed solely to protect the health and welfare of the community and the occupants. Planners point out that it is not uncommon for builders to exceed the minimum building code.

The recently updated State building code includes a provision aimed at ensuring compliance with the accessibility standards established under the federal Americans With Disabilities Act (ADA).

Permits and fees. Local building permits, filing and recording fees, fees for debris removal, and fees for weed removal are the most common fees and charges applicable to affordable housing. All appear to be nominal amounts and not sufficient to deter construction or rehabilitation of low- and moderate-income housing. Some exceptions may apply to the provision of manufactured housing.

Growth limits. Few communities within Indiana are facing insurmountable growth pressures. Some communities have been forced to slow growth so that municipal services and infrastructure can be expanded to support new growth areas. However, these measures address temporary gaps in service and do not reflect long-term policies.

Excessive exclusionary, discriminatory or duplicative policies. In developing this housing strategy, the State has not been able to identify any excessive exclusionary, discriminatory or duplicative local policies that are permitted by state laws and policies.

Ameliorating negative effects of policies, rules or regulations. Over the next five years, Indiana expects to see further consolidation of housing programs at the state level and concurrently, maturation of the associated programs and policies, as well as further decentralization of service provision. Interviews and regional forums did not surface many concerns regarding state and local policies as deterrent to the production of affordable housing.

Summary

The housing market analysis conducted for the 2002 Update incorporated new data from the 2000 Census to portray the following housing market conditions in the State:

- In 2000, there were approximately 2.5 million housing units in the State. The State's homeownership rate was 66 percent, the same as the national rate. Seventy percent of housing units in Indiana was reported to be single family, detached homes. The median number of rooms per housing unit was 5.9.
- The 2001 statewide homeownership vacancy rate was estimated at a very low 1.6 percent. The 2001 rental vacancy rate was estimated at 10.3 percent, which is lower than the rate in 2000, but still well above the 7.3 percent average rate over the last 15 years.
- As of March 2002, the State had about 33,000 units of Section 8 expiring use properties. These properties are at risk of converting to market rate unit and, as such, may lose their affordability.
- The Census 2000 Supplementary Survey (C2SS) estimated the median owner occupied home price in the State at \$94,767 in 2000. Respondents to the community survey estimated the average single family starter home to be \$70,948 in 2002. The variance in estimates reflects the apparent difference in affordability for the State overall (measured by the C2SS) compared with nonentitlement areas (measured by the community survey). The C2SS estimated the median gross rent for the State at \$521 per month in 2000. Survey respondents estimated the average rent for a 2 bedroom apartment to range from \$450 to \$520.
- Although housing prices in Indiana are still affordable relative to national standards, a significant number of Indiana renters and homeowners are paying more than 30 percent of their incomes in housing and are cost burdened.
- An analysis of regulatory barriers to affordable housing *at the state level* revealed few barriers in tax policies, zoning ordinances and land use controls, building codes, permits and fees, or other policies prohibiting development of affordable housing.

Socioeconomic and Housing Market Data

Provided for State Public Housing Authorities in
Nonentitlement Counties

POPULATION (2000): 33,625

RATE OF CHANGE (1990 to 2000): 8.1%

COUNTY SEAT: DECATUR (POP. 9,528)

LARGEST CITY: DECATUR (POP. 9,528)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,702	8.0%
5 to 9 years	2,994	8.9%
10 to 17 years	4,758	14.2%
18 to 24 years	3,062	9.1%
25 to 34 years	4,131	12.3%
35 to 44 years	4,720	14.0%
45 to 54 years	4,029	12.0%
55 to 64 years	2,723	8.1%
65 to 69 years	987	2.9%
70 to 74 years	1,027	3.1%
75 to 84 years	1,766	5.3%
85 + years	726	2.2%
Total	33,625	100.0%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	32,203	95.8%
Black or African-American	43	0.1%
American Indian or Alaska Native	48	0.1%
Asian	65	0.2%
Native Hawaiian or Other Pacific Islander	7	0.0%
Some other race	5	0.0%
Population of two or more races	136	0.4%
Hispanic or Latino	1,118	3.3%
Total	33,625	100.0%

AVERAGE HOUSEHOLD SIZE, 2000: 2.81**AVERAGE FAMILY SIZE, 2000: 3.37****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.36
Black or African-American	3.00
American Indian or Alaska Native	3.50
Asian	3.60
Native Hawaiian or Other Pacific Islander	2.00
Some other race	3.91
Population of two or more races	3.40
Hispanic or Latino	3.58
Average, all races	3.37

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.6%	8.3%
Two person household	14.1%	6.7%

MEDIAN FAMILY INCOME, 2002:**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	
Very low (31 to 50% of median)	
Low (51 to 80 % of median)	

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	58.0%
Very low (31 to 50% of median)	39.0%
Low (51 to 80% of median)	21.0%
Moderate (81 to 100% of median)	5.0%

housing market data

NUMBER OF HOUSING UNITS: 12,404

PERCENT OCCUPIED: 95.3%

PERCENT VACANT: 4.7%

OWNER-OCCUPIED VACANCY RATE: 1.0%

RENTAL VACANCY RATE: 6.9%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	83.2%	16.8%
Black or African-American	60.0%	40.0%
American Indian or Alaska Native	51.5%	48.5%
Asian	62.9%	37.1%
Native Hawaiian or Other Pacific Islander	100.0%	0.0%
Some other race	73.6%	26.4%
Population of two or more races	70.1%	29.9%
Hispanic or Latino	73.6%	26.4%

EXPIRING USE UNITS:

Number: 223

HOUSING STOCK BUILT BEFORE 1939

Percent: 29.1%

HOUSING STOCK BUILT BEFORE 1979

Percent: 74.5%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	177
Section 42	83
100% Section 8	236

Subsidized rental units/total number of units:

Percent: 71%

SPECIAL NEEDS POPULATIONS

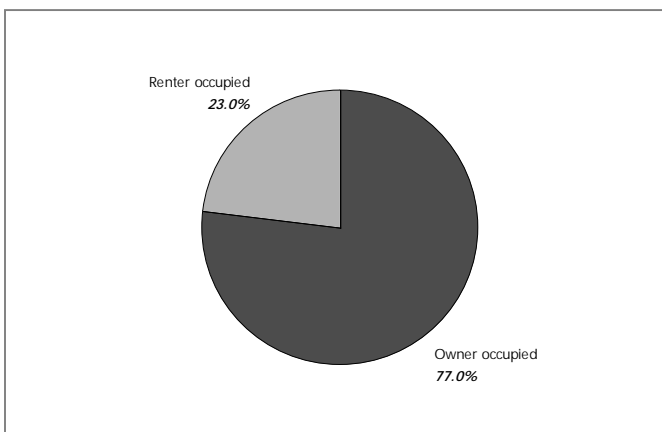
Number of AIDS cases: 4

Number of HIV cases: 5

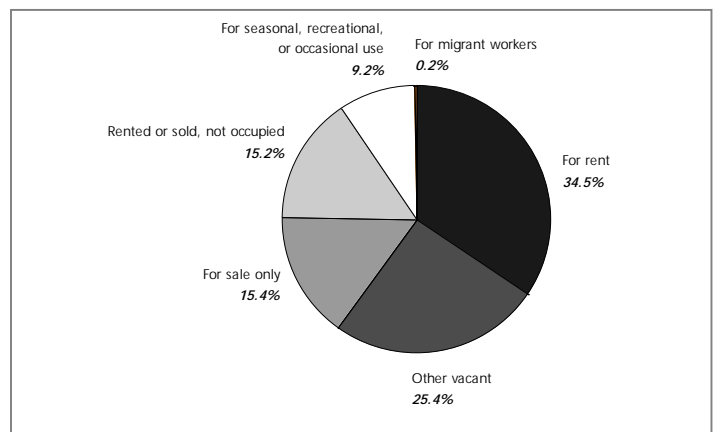
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.1%
Age 65 and over	11.2%
Age 75 +	30.2%
Total	6.6%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 71,435

RATE OF CHANGE (1990 to 2000): 12.2%

COUNTY SEAT: COLUMBUS (POP. 39,059)

LARGEST CITY: COLUMBUS (POP. 39,059)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	5,260	7.4%
5 to 9 years	5,441	7.6%
10 to 17 years	8,250	11.5%
18 to 24 years	5,491	7.7%
25 to 34 years	9,928	13.9%
35 to 44 years	11,253	15.8%
45 to 54 years	10,136	14.2%
55 to 64 years	7,024	9.8%
65 to 69 years	2,576	3.6%
70 to 74 years	2,144	3.0%
75 to 84 years	2,973	4.2%
85 + years	959	1.3%
Total	71,435	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	66,422	93.0%
Black or African-American	1,281	1.8%
American Indian or Alaska Native	99	0.1%
Asian	1,344	1.9%
Native Hawaiian or Other Pacific Islander	17	0.0%
Some other race	106	0.1%
Population of two or more races	568	0.8%
Hispanic or Latino	1,598	2.2%
Total	71,435	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.52**AVERAGE FAMILY SIZE, 2000: 2.98****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.97
Black or African-American	3.18
American Indian or Alaska Native	2.93
Asian	3.08
Native Hawaiian or Other Pacific Islander	2.20
Some other race	3.64
Population of two or more races	3.41
Hispanic or Latino	3.57
Average, all races	2.98

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	8.8%	4.8%
Two person household	12.7%	5.2%

MEDIAN FAMILY INCOME, 2002: \$60,300**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$16,300
Very low (31 to 50% of median)	\$27,150
Low (51 to 80 % of median)	\$43,400

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	71%
Very low (31 to 50% of median)	47%
Low (51 to 80% of median)	19%
Moderate (81 to 100% of median)	4%

housing market data

NUMBER OF HOUSING UNITS: 29,853

PERCENT OCCUPIED: 93.6%

PERCENT VACANT: 6.4%

OWNER-OCCUPIED VACANCY RATE: 1.9%

RENTAL VACANCY RATE: 8.5%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	78.5%	21.5%
Black or African-American	54.2%	45.8%
American Indian or Alaska Native	47.9%	52.1%
Asian	45.4%	54.6%
Native Hawaiian or Other Pacific Islander	43.8%	56.3%
Some other race	23.6%	76.4%
Population of two or more races	57.1%	42.9%
Hispanic or Latino	32.3%	67.7%

EXPIRING USE UNITS:

Number: 465

HOUSING STOCK BUILT BEFORE 1939

Percent: 15.3%

HOUSING STOCK BUILT BEFORE 1979

Percent: 73.7%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	0
Section 42	331
100% Section 8	459

Subsidized rental units/total number of units:

Percent: 33%

SPECIAL NEEDS POPULATIONS

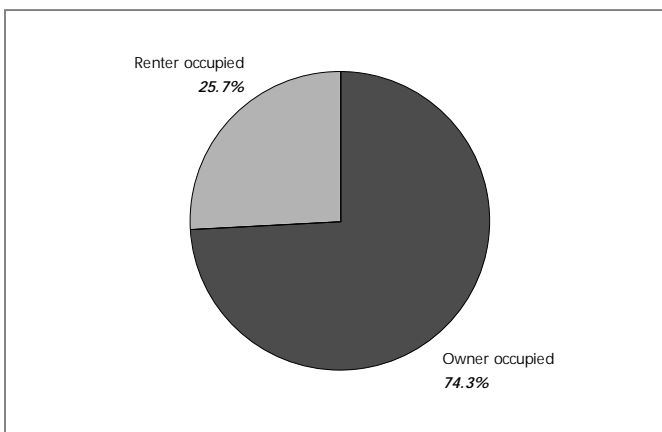
Number of AIDS cases: 46

Number of HIV cases: 23

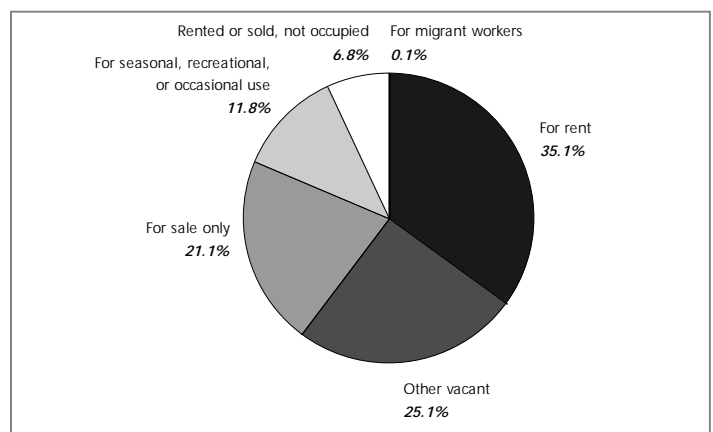
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.8%
Age 65 and over	14%
Age 75 +	26.7%
Total	5.9%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 40,930

RATE OF CHANGE (1990 to 2000): 6.6%

COUNTY SEAT: LOGANSPORT (POP. 19,684)

LARGEST CITY: LOGANSPORT (POP. 19,684)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,846	7.0%
5 to 9 years	2,772	6.8%
10 to 17 years	4,968	12.1%
18 to 24 years	3,563	8.7%
25 to 34 years	5,273	12.9%
35 to 44 years	6,340	15.5%
45 to 54 years	5,393	13.2%
55 to 64 years	3,853	9.4%
65 to 69 years	1,536	3.8%
70 to 74 years	1,459	3.6%
75 to 84 years	2,222	5.4%
85 + years	705	1.7%
Total	40,930	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	36,921	90.2%
Black or African-American	499	1.2%
American Indian or Alaska Native	90	0.2%
Asian	204	0.5%
Native Hawaiian or Other Pacific Islander	10	0.0%
Some other race	19	0.0%
Population of two or more races	282	0.7%
Hispanic or Latino	2,905	7.1%
Total	40,930	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.53**AVERAGE FAMILY SIZE, 2000: 3.01****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.95
Black or African-American	3.30
American Indian or Alaska Native	3.59
Asian	3.64
Native Hawaiian or Other Pacific Islander	3.67
Some other race	4.37
Population of two or more races	3.69
Hispanic or Latino	4.27
Average, all races	3.01

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.8%	7.6%
Two person household	14.9%	6.5%

MEDIAN FAMILY INCOME, 2002: \$50,300**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	72%
Very low (31 to 50% of median)	39%
Low (51 to 80% of median)	15%
Moderate (81 to 100% of median)	8%

housing market data

NUMBER OF HOUSING UNITS: 16,620

PERCENT OCCUPIED: 94.6%

PERCENT VACANT: 5.4%

OWNER-OCCUPIED VACANCY RATE: 1.0%

RENTAL VACANCY RATE: 4.5%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	78.1%	21.9%
Black or African-American	43.4%	56.6%
American Indian or Alaska Native	50.4%	49.6%
Asian	47.1%	52.9%
Native Hawaiian or Other Pacific Islander	23.5%	76.5%
Some other race	28.8%	71.2%
Population of two or more races	41.9%	58.1%
Hispanic or Latino	25.0%	75.0%

EXPIRING USE UNITS:

Number: 394

HOUSING STOCK BUILT BEFORE 1939

Percent: 38.2%

HOUSING STOCK BUILT BEFORE 1979

Percent: 86.8%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	0
Section 42	112
100% Section 8	453

Subsidized rental units/total number of units:

Percent: 58%

SPECIAL NEEDS POPULATIONS

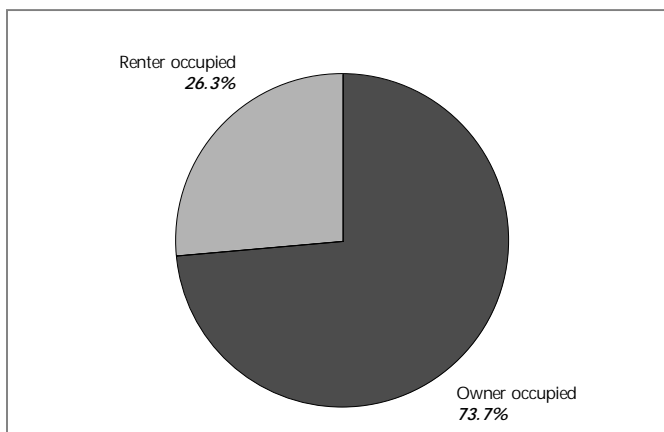
Number of AIDS cases: 17

Number of HIV cases: 10

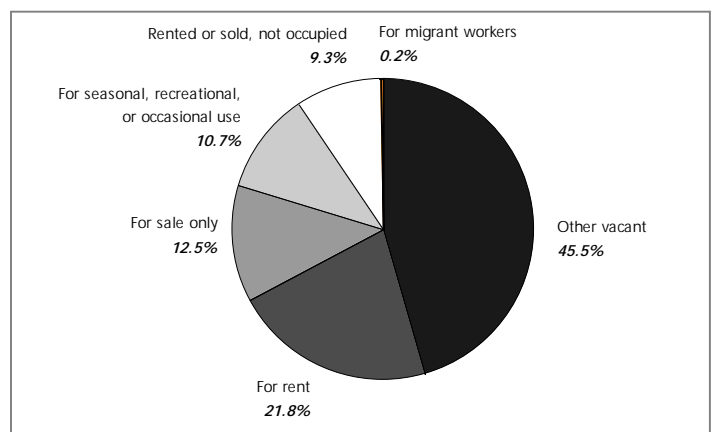
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.8%
Age 65 and over	11%
Age 75 +	26.1%
Total	6.4%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 96,472

RATE OF CHANGE (1990 to 2000): 9.9%

COUNTY SEAT: JEFFERSONVILLE (POP. 27,362)

LARGEST CITY: JEFFERSONVILLE (POP. 27,362)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	6,510	6.7%
5 to 9 years	6,502	6.7%
10 to 17 years	10,364	10.7%
18 to 24 years	8,656	9.0%
25 to 34 years	13,870	14.4%
35 to 44 years	15,687	16.3%
45 to 54 years	13,952	14.5%
55 to 64 years	9,054	9.4%
65 to 69 years	3,373	3.5%
70 to 74 years	3,144	3.3%
75 to 84 years	4,045	4.2%
85 + years	1,315	1.4%
Total	96,472	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	86,194	89.3%
Black or African-American	6,345	6.6%
American Indian or Alaska Native	218	0.2%
Asian	565	0.6%
Native Hawaiian or Other Pacific Islander	30	0.0%
Some other race	102	0.1%
Population of two or more races	1,219	1.3%
Hispanic or Latino	1,799	1.9%
Total	96,472	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.45**AVERAGE FAMILY SIZE, 2000: 2.95****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.92
Black or African-American	3.20
American Indian or Alaska Native	2.98
Asian	3.30
Native Hawaiian or Other Pacific Islander	4.57
Some other race	3.66
Population of two or more races	3.11
Hispanic or Latino	3.46
Average, all races	2.95

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	9.2%	5.0%
Two person household	14.2%	5.6%

MEDIAN FAMILY INCOME, 2002: \$56,300**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$15,200
Very low (31 to 50% of median)	\$25,300
Low (51 to 80 % of median)	\$40,550

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	62%
Very low (31 to 50% of median)	52%
Low (51 to 80% of median)	23%
Moderate (81 to 100% of median)	7%

housing market data

NUMBER OF HOUSING UNITS: 41,176

PERCENT OCCUPIED: 94.1%

PERCENT VACANT: 5.9%

OWNER-OCCUPIED VACANCY RATE: 1.6%

RENTAL VACANCY RATE: 8.0%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	75.8%	24.2%
Black or African-American	44.9%	55.1%
American Indian or Alaska Native	54.9%	45.1%
Asian	57.7%	42.3%
Native Hawaiian or Other Pacific Islander	81.1%	18.9%
Some other race	25.0%	75.0%
Population of two or more races	51.0%	49.0%
Hispanic or Latino	31.1%	68.9%

EXPIRING USE UNITS:

Number: 870

HOUSING STOCK BUILT BEFORE 1939

Percent: 10.5%

HOUSING STOCK BUILT BEFORE 1979

Percent: 73.8%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	66
Section 202	401
Section 236	100
100% Section 8	864
Other	312

Subsidized rental units/total number of units:

Percent: 31.0%

SPECIAL NEEDS POPULATIONS

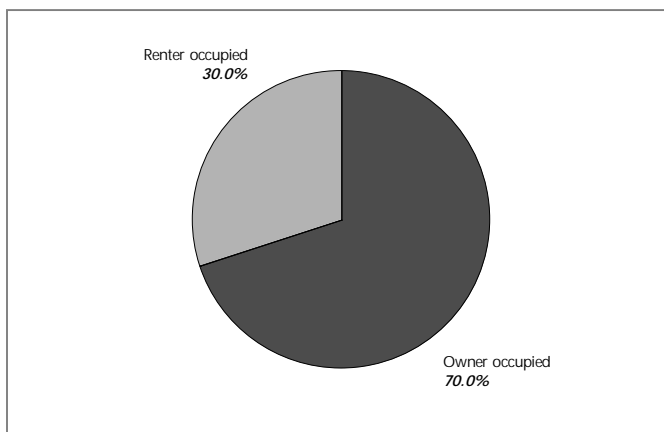
Number of AIDS cases: 81

Number of HIV cases: 62

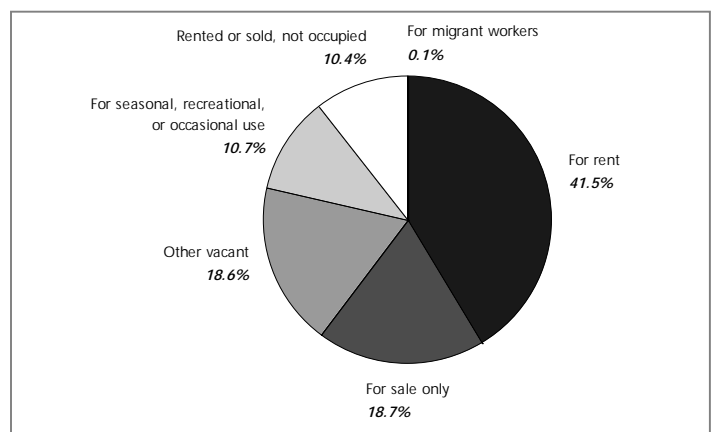
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.6%
Age 65 and over	15.3%
Age 75 +	30.6%
Total	7.0%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 26,556
RATE OF CHANGE (1990 to 2000): 7.5%

COUNTY SEAT: BRAZIL (POP. 8,188)
LARGEST CITY: BRAZIL (POP. 8,188)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,743	6.6%
5 to 9 years	1,912	7.2%
10 to 17 years	3,275	12.3%
18 to 24 years	2,281	8.6%
25 to 34 years	3,258	12.3%
35 to 44 years	4,112	15.5%
45 to 54 years	3,499	13.2%
55 to 64 years	2,464	9.3%
65 to 69 years	1,019	3.8%
70 to 74 years	1,012	3.8%
75 to 84 years	1,444	5.4%
85 + years	537	2.0%
Total	26,556	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	26,038	98.0%
Black or African-American	86	0.3%
American Indian or Alaska Native	55	0.2%
Asian	28	0.1%
Native Hawaiian or Other Pacific Islander	4	0.0%
Some other race	21	0.1%
Population of two or more races	169	0.6%
Hispanic or Latino	155	0.6%
Total	26,556	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.57

AVERAGE FAMILY SIZE, 2000: 3.03

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	3.02
Black or African-American	3.10
American Indian or Alaska Native	3.84
Asian	4.50
Native Hawaiian or Other Pacific Islander	3.00
Some other race	3.83
Population of two or more races	3.21
Hispanic or Latino	3.14
Average, all races	3.03

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.3%	6.1%
Two person household	13.4%	5.6%

MEDIAN FAMILY INCOME, 2002: \$47,400

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	60%
Very low (31 to 50% of median)	39%
Low (51 to 80% of median)	10%
Moderate (81 to 100% of median)	3%

housing market data

NUMBER OF HOUSING UNITS: 11,097

PERCENT OCCUPIED: 92.1%

PERCENT VACANT: 7.9%

OWNER-OCCUPIED VACANCY RATE: 1.8%

RENTAL VACANCY RATE: 7.9%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	81.5%	18.5%
Black or African-American	76.2%	23.8%
American Indian or Alaska Native	72.3%	27.7%
Asian	83.3%	16.7%
Native Hawaiian or Other Pacific Islander	100.0%	0.0%
Some other race	65.6%	34.4%
Population of two or more races	73.1%	26.9%
Hispanic or Latino	81.1%	18.9%

EXPIRING USE UNITS:

Number: 0

HOUSING STOCK BUILT BEFORE 1939

Percent: 33.6%

HOUSING STOCK BUILT BEFORE 1979

Percent: 83.6%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	110
Section 42 & Rural Development	32
Section 236	0
100% Section 8	300

Subsidized rental units/total number of units:

Percent: 93%

SPECIAL NEEDS POPULATIONS

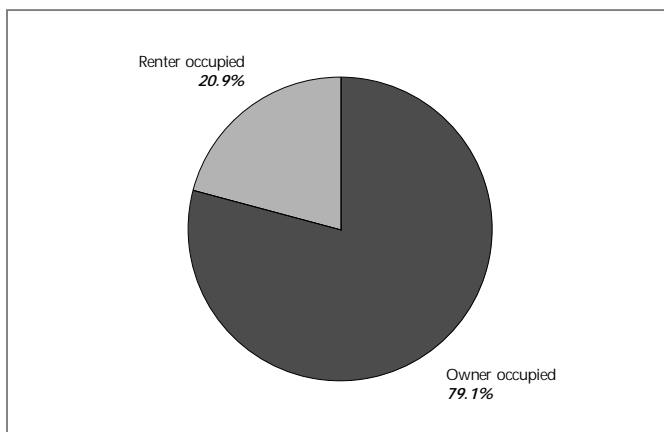
Number of AIDS cases: 9

Number of HIV cases: 9

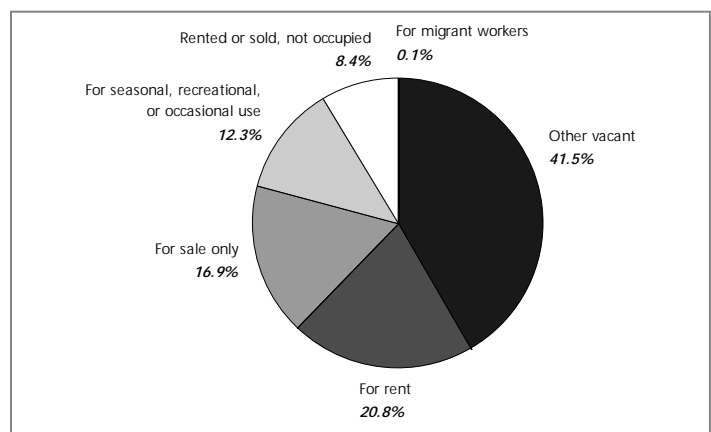
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.9%
Age 65 and over	16.9%
Age 75 +	30.1%
Total	8.5%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 29,820

RATE OF CHANGE (1990 to 2000): 8.3%

COUNTY SEAT: WASHINGTON (POP. 11,380)

LARGEST CITY: WASHINGTON (POP. 11,380)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,275	7.6%
5 to 9 years	2,422	8.1%
10 to 17 years	3,937	13.2%
18 to 24 years	2,550	8.6%
25 to 34 years	3,517	11.8%
35 to 44 years	4,289	14.4%
45 to 54 years	3,775	12.7%
55 to 64 years	2,697	9.0%
65 to 69 years	1,067	3.6%
70 to 74 years	1,066	3.6%
75 to 84 years	1,665	5.6%
85 + years	560	1.9%
Total	29,820	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	28,815	96.6%
Black or African-American	123	0.4%
American Indian or Alaska Native	61	0.2%
Asian	71	0.2%
Native Hawaiian or Other Pacific Islander	2	0.0%
Some other race	2	0.0%
Population of two or more races	126	0.4%
Hispanic or Latino	620	2.1%
Total	29,820	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.69**AVERAGE FAMILY SIZE, 2000: 3.24****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.22
Black or African-American	3.19
American Indian or Alaska Native	3.41
Asian	3.23
Native Hawaiian or Other Pacific Islander	8.00
Some other race	4.75
Population of two or more races	3.52
Hispanic or Latino	4.46
Average, all races	3.24

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	12.3%	7.9%
Two person household	14.6%	6.4%

MEDIAN FAMILY INCOME, 2002: \$42,400**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	60%
Very low (31 to 50% of median)	30%
Low (51 to 80% of median)	11%
Moderate (81 to 100% of median)	7%

housing market data

NUMBER OF HOUSING UNITS: 11,898

PERCENT OCCUPIED: 91.6%

PERCENT VACANT: 8.4%

OWNER-OCCUPIED VACANCY RATE: 1.9%

RENTAL VACANCY RATE: 9.0%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	82.8%	17.2%
Black or African-American	55.1%	44.9%
American Indian or Alaska Native	55.2%	44.8%
Asian	70.2%	29.8%
Native Hawaiian or Other Pacific Islander	0.0%	100.0%
Some other race	24.0%	76.0%
Population of two or more races	77.5%	22.5%
Hispanic or Latino	35.7%	64.3%

EXPIRING USE UNITS:

Number: 236

HOUSING STOCK BUILT BEFORE 1939

Percent: 27.0%

HOUSING STOCK BUILT BEFORE 1979

Percent: 77.9%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	16
Section 42	0
100% Section 8	168

Subsidized rental units/total number of units:

Percent: 42%

SPECIAL NEEDS POPULATIONS

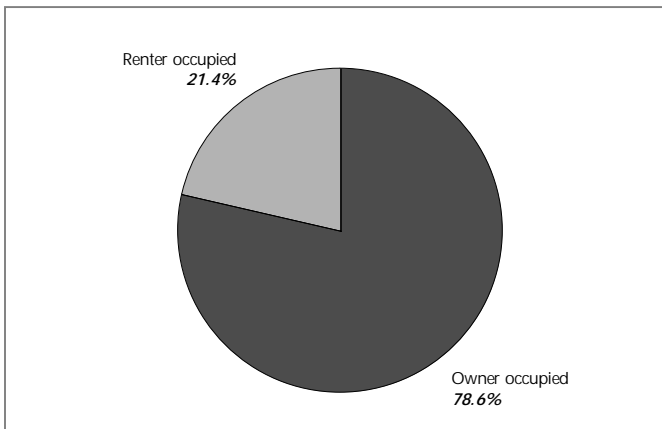
Number of AIDS cases: 13

Number of HIV cases: 4

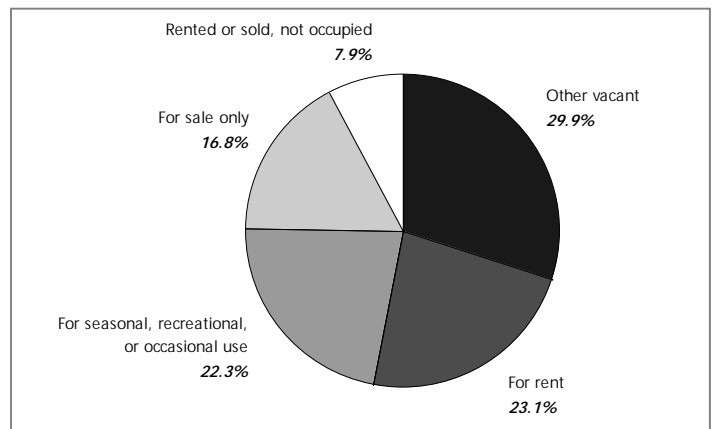
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.4%
Age 65 and over	8.4%
Age 75 +	27.5%
Total	6.8%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 46,109

RATE OF CHANGE (1990 to 2000): 18.7%

COUNTY SEAT: LAWRENCEBURG (POP. 4,685)

LARGEST CITY: LAWRENCEBURG (POP. 4,685)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	3,153	6.8%
5 to 9 years	3,467	7.5%
10 to 17 years	6,114	13.3%
18 to 24 years	3,573	7.7%
25 to 34 years	5,827	12.6%
35 to 44 years	8,075	17.5%
45 to 54 years	6,598	14.3%
55 to 64 years	4,144	9.0%
65 to 69 years	1,519	3.3%
70 to 74 years	1,380	3.0%
75 to 84 years	1,705	3.7%
85 + years	554	1.2%
Total	46,109	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	45,048	97.7%
Black or African-American	285	0.6%
American Indian or Alaska Native	68	0.1%
Asian	122	0.3%
Native Hawaiian or Other Pacific Islander	11	0.0%
Some other race	23	0.0%
Population of two or more races	286	0.6%
Hispanic or Latino	266	0.6%
Total	46,109	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.71**AVERAGE FAMILY SIZE, 2000: 3.13****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.13
Black or African-American	3.16
American Indian or Alaska Native	3.11
Asian	3.42
Native Hawaiian or Other Pacific Islander	3.67
Some other race	4.38
Population of two or more races	2.97
Hispanic or Latino	3.42
Average, all races	3.13

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.8%	6.6%
Two person household	15.5%	6.6%

MEDIAN FAMILY INCOME, 2002: \$64,300**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$17,350
Very low (31 to 50% of median)	\$28,950
Low (51 to 80 % of median)	\$46,300

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	71%
Very low (31 to 50% of median)	38%
Low (51 to 80% of median)	14%
Moderate (81 to 100% of median)	8%

housing market data

NUMBER OF HOUSING UNITS: 17,791

PERCENT OCCUPIED: 94.6%

PERCENT VACANT: 5.4%

OWNER-OCCUPIED VACANCY RATE: 1.0%

RENTAL VACANCY RATE: 7.9%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	82.2%	17.8%
Black or African-American	50.0%	50.0%
American Indian or Alaska Native	55.6%	44.4%
Asian	74.3%	25.7%
Native Hawaiian or Other Pacific Islander	86.7%	13.3%
Some other race	55.2%	44.8%
Population of two or more races	68.7%	31.3%
Hispanic or Latino	56.5%	43.5%

EXPIRING USE UNITS:

Number: 155

HOUSING STOCK BUILT BEFORE 1939

Percent: 20.9%

HOUSING STOCK BUILT BEFORE 1979

Percent: 64.1%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	129
Section 202	80
Section 42	180
100% Section 8	110

Subsidized rental units/total number of units:

Percent: 49%

SPECIAL NEEDS POPULATIONS

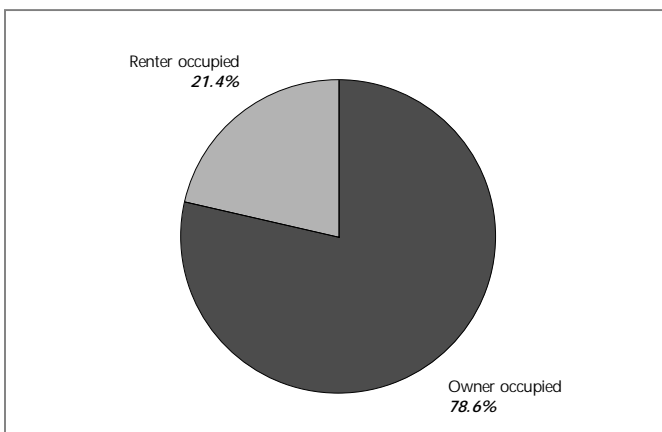
Number of AIDS cases: 12

Number of HIV cases: 2

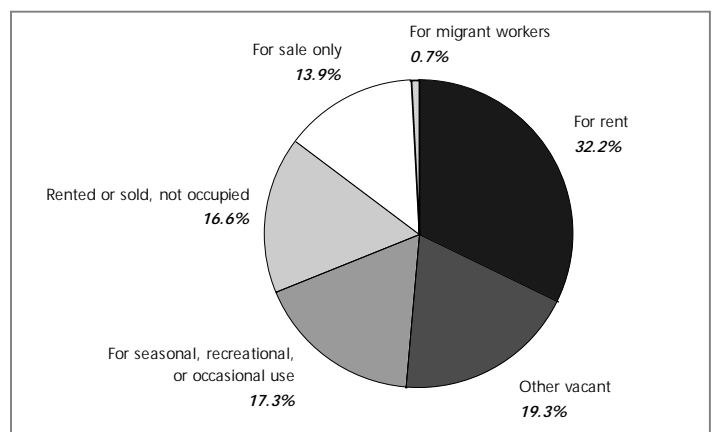
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.4%
Age 65 and over	11.2%
Age 75 +	31.5%
Total	6.6%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 24,555

RATE OF CHANGE (1990 to 2000): 3.8%

COUNTY SEAT: GREENSBURG (POP. 10,260)

LARGEST CITY: GREENSBURG (POP. 10,260)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,837	7.5%
5 to 9 years	1,771	7.2%
10 to 17 years	2,843	11.6%
18 to 24 years	2,176	8.9%
25 to 34 years	3,362	13.7%
35 to 44 years	3,827	15.6%
45 to 54 years	3,184	13.0%
55 to 64 years	2,294	9.3%
65 to 69 years	898	3.7%
70 to 74 years	824	3.4%
75 to 84 years	1,130	4.6%
85 + years	409	1.7%
Total	24,555	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	24,092	98.1%
Black or African-American	12	0.0%
American Indian or Alaska Native	24	0.1%
Asian	177	0.7%
Native Hawaiian or Other Pacific Islander	3	0.0%
Some other race	2	0.0%
Population of two or more races	113	0.5%
Hispanic or Latino	132	0.5%
Total	24,555	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.58**AVERAGE FAMILY SIZE, 2000: 3.03****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.03
Black or African-American	2.50
American Indian or Alaska Native	3.29
Asian	3.47
Native Hawaiian or Other Pacific Islander	2.00
Some other race	3.20
Population of two or more races	3.14
Hispanic or Latino	3.36
Average, all races	3.03

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	9.6%	5.7%
Two person household	14.1%	6.1%

MEDIAN FAMILY INCOME, 2002: \$49,300**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	71%
Very low (31 to 50% of median)	47%
Low (51 to 80% of median)	18%
Moderate (81 to 100% of median)	4%

housing market data

NUMBER OF HOUSING UNITS: 9,992

PERCENT OCCUPIED: 94.0%

PERCENT VACANT: 6.0%

OWNER-OCCUPIED VACANCY RATE: 1.4%

RENTAL VACANCY RATE: 6.3%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	75.4%	24.6%
Black or African-American	0.0%	100.0%
American Indian or Alaska Native	64.7%	35.3%
Asian	60.2%	39.8%
Native Hawaiian or Other Pacific Islander	100.0%	0.0%
Some other race	31.6%	68.4%
Population of two or more races	54.4%	45.6%
Hispanic or Latino	50.0%	50.0%

EXPIRING USE UNITS:

Number: 203

HOUSING STOCK BUILT BEFORE 1939

Percent: 29.7%

HOUSING STOCK BUILT BEFORE 1979

Percent: 79.1%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	24
Section 42	40
100% Section 8	214

Subsidized rental units/total number of units:

Percent: 41%

SPECIAL NEEDS POPULATIONS

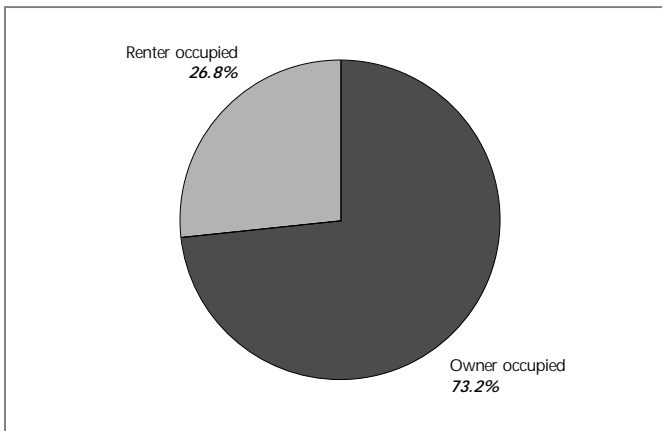
Number of AIDS cases: 10

Number of HIV cases: 3

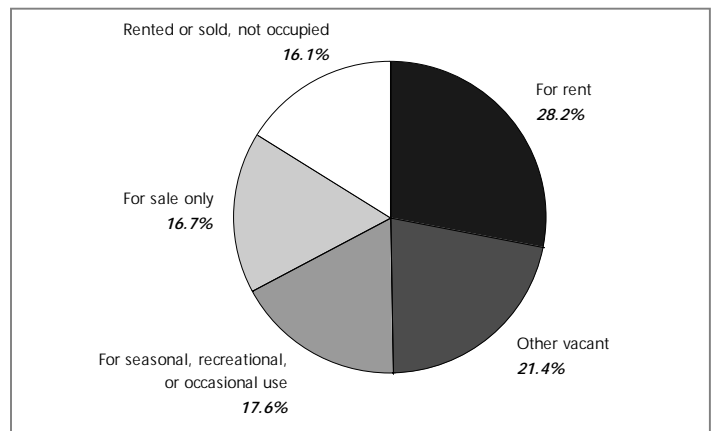
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.7%
Age 65 and over	13.7%
Age 75 +	22.3%
Total	6%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 39,674

RATE OF CHANGE (1990 to 2000): 8.4%

COUNTY SEAT: JASPER (POP. 12,100)

LARGEST CITY: JASPER (POP. 12,100)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,838	7.2%
5 to 9 years	3,001	7.6%
10 to 17 years	5,019	12.7%
18 to 24 years	3,121	7.9%
25 to 34 years	5,124	12.9%
35 to 44 years	6,695	16.9%
45 to 54 years	5,308	13.4%
55 to 64 years	3,444	8.7%
65 to 69 years	1,370	3.5%
70 to 74 years	1,305	3.3%
75 to 84 years	1,756	4.4%
85 + years	693	1.7%
Total	39,674	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	38,266	96.5%
Black or African-American	53	0.1%
American Indian or Alaska Native	34	0.1%
Asian	74	0.2%
Native Hawaiian or Other Pacific Islander	11	0.0%
Some other race	5	0.0%
Population of two or more races	128	0.3%
Hispanic or Latino	1,103	2.8%
Total	39,674	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.63

AVERAGE FAMILY SIZE, 2000: 3.13

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	3.11
Black or African-American	3.30
American Indian or Alaska Native	2.83
Asian	3.69
Native Hawaiian or Other Pacific Islander	2.50
Some other race	4.15
Population of two or more races	3.50
Hispanic or Latino	3.94
Average, all races	3.13

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	9.9%	6.2%
Two person household	12.8%	5.3%

MEDIAN FAMILY INCOME, 2002: \$59,800

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$16,150
Very low (31 to 50% of median)	\$26,900
Low (51 to 80 % of median)	\$43,050

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	56%
Very low (31 to 50% of median)	32%
Low (51 to 80% of median)	17%
Moderate (81 to 100% of median)	8%

housing market data

NUMBER OF HOUSING UNITS: 15,511

PERCENT OCCUPIED: 95.5%

PERCENT VACANT: 4.5%

OWNER-OCCUPIED VACANCY RATE: 1.0%

RENTAL VACANCY RATE: 5.4%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	84.3%	15.7%
Black or African-American	31.7%	68.3%
American Indian or Alaska Native	64.3%	35.7%
Asian	29.0%	71.0%
Native Hawaiian or Other Pacific Islander	70.0%	30.0%
Some other race	25.8%	74.2%
Population of two or more races	51.0%	49.0%
Hispanic or Latino	30.5%	69.5%

EXPIRING USE UNITS:

Number: 244

HOUSING STOCK BUILT BEFORE 1939

Percent: 17.6%

HOUSING STOCK BUILT BEFORE 1979

Percent: 70.9%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	96
Section 42	0
100% Section 8	266

Subsidized rental units/total number of units:

Percent: 63%

SPECIAL NEEDS POPULATIONS

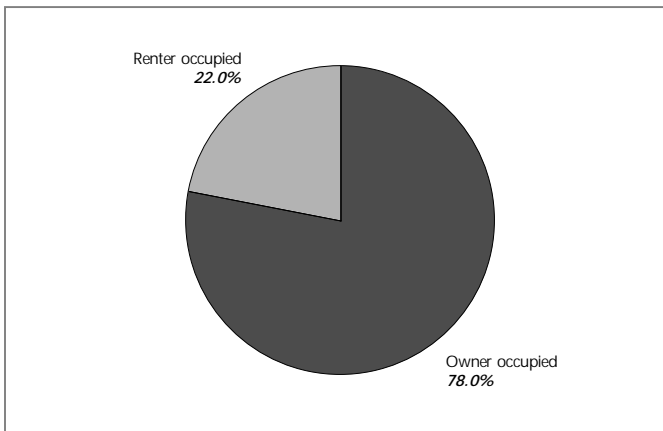
Number of AIDS cases: 9

Number of HIV cases: 7

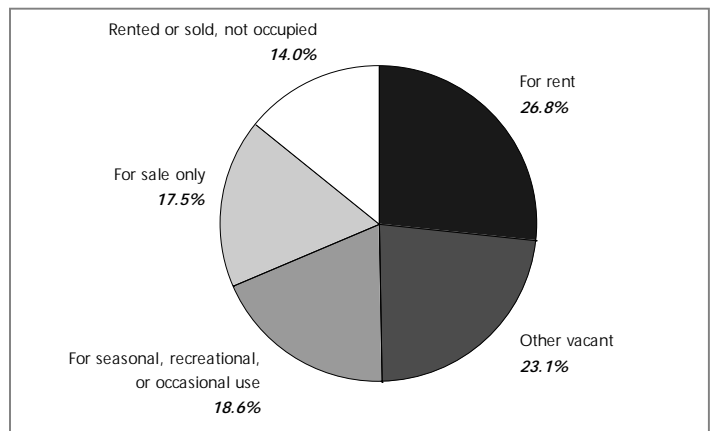
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	2.7%
Age 65 and over	14.9%
Age 75 +	34.6%
Total	5.8%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 25,588

RATE OF CHANGE (1990 to 2000): -1.6%

COUNTY SEAT: CONNERSVILLE (POP. 15,411)

LARGEST CITY: CONNERSVILLE (POP. 15,411)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,647	6.4%
5 to 9 years	1,805	7.1%
10 to 17 years	2,771	10.8%
18 to 24 years	2,200	8.6%
25 to 34 years	3,279	12.8%
35 to 44 years	3,652	14.3%
45 to 54 years	3,753	14.7%
55 to 64 years	2,525	9.9%
65 to 69 years	1,053	4.1%
70 to 74 years	1,029	4.0%
75 to 84 years	1,429	5.6%
85 + years	445	1.7%
Total	25,588	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	24,773	96.8%
Black or African-American	428	1.7%
American Indian or Alaska Native	19	0.1%
Asian	68	0.3%
Native Hawaiian or Other Pacific Islander	3	0.0%
Some other race	12	0.0%
Population of two or more races	153	0.6%
Hispanic or Latino	132	0.5%
Total	25,588	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.46**AVERAGE FAMILY SIZE, 2000: 2.94****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.93
Black or African-American	3.06
American Indian or Alaska Native	3.25
Asian	3.59
Native Hawaiian or Other Pacific Islander	3.00
Some other race	2.75
Population of two or more races	2.83
Hispanic or Latino	3.17
Average, all races	2.94

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	12.3%	7.3%
Two person household	14.9%	6.2%

MEDIAN FAMILY INCOME, 2002: \$47,800**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	71%
Very low (31 to 50% of median)	44%
Low (51 to 80% of median)	15%
Moderate (81 to 100% of median)	2%

housing market data

NUMBER OF HOUSING UNITS: 10,981

PERCENT OCCUPIED: 92.9%

PERCENT VACANT: 7.1%

OWNER-OCCUPIED VACANCY RATE: 1.8%

RENTAL VACANCY RATE: 9.0%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	73.8%	26.2%
Black or African-American	57.7%	42.3%
American Indian or Alaska Native	74.2%	25.8%
Asian	70.8%	29.2%
Native Hawaiian or Other Pacific Islander	0.0%	100.0%
Some other race	76.5%	23.5%
Population of two or more races	53.8%	46.2%
Hispanic or Latino	46.8%	53.2%

EXPIRING USE UNITS:

Number: 180

HOUSING STOCK BUILT BEFORE 1939

Percent: 28.6%

HOUSING STOCK BUILT BEFORE 1979

Percent: 87.8%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	0
Section 42	0
100% Section 8	102

Subsidized rental units/total number of units:

Percent: 31%

SPECIAL NEEDS POPULATIONS

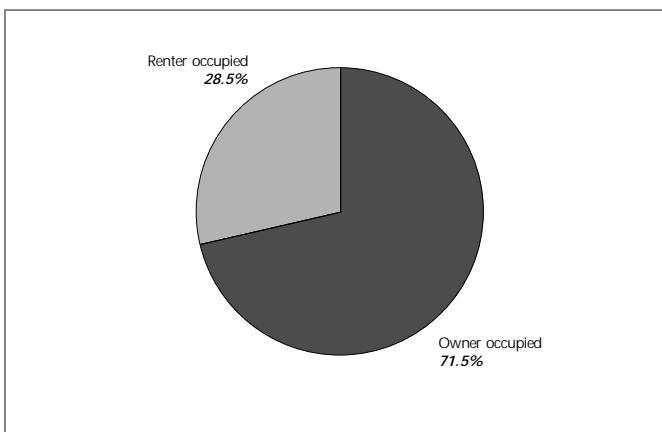
Number of AIDS cases: 9

Number of HIV cases: 4

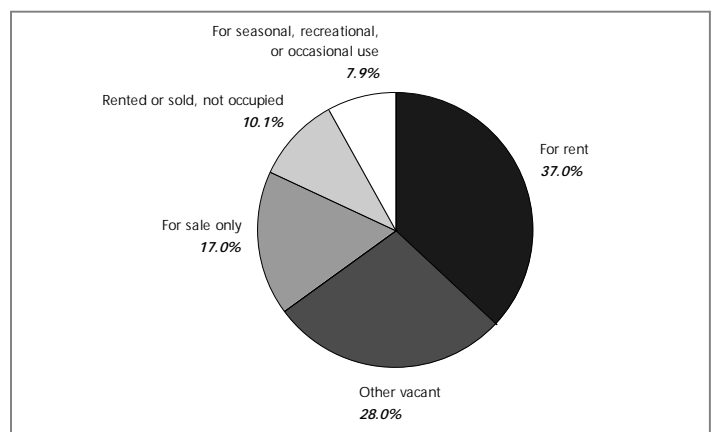
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.9%
Age 65 and over	12.5%
Age 75 +	27%
Total	7.3%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 22,151

RATE OF CHANGE (1990 to 2000): 13.1%

COUNTY SEAT: BROOKVILLE (POP. 2,652)

LARGEST CITY: BROOKVILLE (POP. 2,652)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,540	7.0%
5 to 9 years	1,807	8.2%
10 to 17 years	2,880	13.0%
18 to 24 years	1,689	7.6%
25 to 34 years	2,836	12.8%
35 to 44 years	3,623	16.4%
45 to 54 years	3,003	13.6%
55 to 64 years	2,003	9.0%
65 to 69 years	790	3.6%
70 to 74 years	725	3.3%
75 to 84 years	913	4.2%
85 + years	342	1.5%
Total	22,151	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	21,862	98.7%
Black or African-American	7	0.0%
American Indian or Alaska Native	34	0.2%
Asian	41	0.2%
Native Hawaiian or Other Pacific Islander	2	0.0%
Some other race	9	0.0%
Population of two or more races	92	0.4%
Hispanic or Latino	104	0.5%
Total	25,588	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.77**AVERAGE FAMILY SIZE, 2000: 3.17****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.16
Black or African-American	
American Indian or Alaska Native	3.57
Asian	3.10
Native Hawaiian or Other Pacific Islander	
Some other race	5.00
Population of two or more races	3.56
Hispanic or Latino	3.58
Average, all races	2.17

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	8.8%	5.3%
Two person household	14.6%	5.8%

MEDIAN FAMILY INCOME, 2002: \$45,700**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	70%
Very low (31 to 50% of median)	38%
Low (51 to 80% of median)	16%
Moderate (81 to 100% of median)	9%

housing market data

NUMBER OF HOUSING UNITS: 8,596

PERCENT OCCUPIED: 91.5%

PERCENT VACANT: 8.5%

OWNER-OCCUPIED VACANCY RATE: 1.1%

RENTAL VACANCY RATE: 6.1%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	84.0%	16.0%
Black or African-American	100.0%	0.0%
American Indian or Alaska Native	60.7%	39.3%
Asian	78.8%	21.2%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	100.0%	0.0%
Population of two or more races	54.9%	45.1%
Hispanic or Latino	73.1%	26.9%

EXPIRING USE UNITS:

Number: 0

HOUSING STOCK BUILT BEFORE 1939

Percent: 27.6%

HOUSING STOCK BUILT BEFORE 1979

Percent: 68.3%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	211
Section 42	0
100% Section 8	0

Subsidized rental units/total number of units:

Percent: 100%

SPECIAL NEEDS POPULATIONS

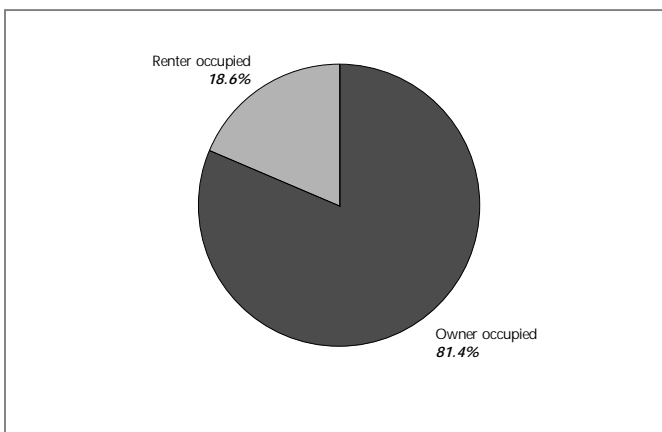
Number of AIDS cases: 2

Number of HIV cases: 0

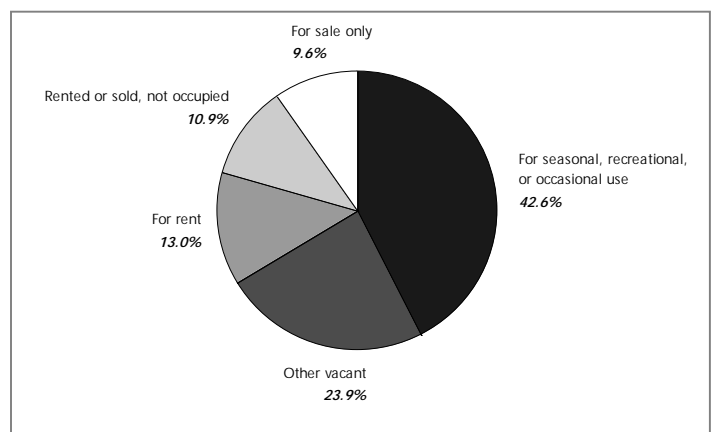
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.2%
Age 65 and over	13.8%
Age 75 +	39.9%
Total	7.4%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 20,511

RATE OF CHANGE (1990 to 2000): 8.9%

COUNTY SEAT: ROCHESTER (POP. 6,414)

LARGEST CITY: ROCHESTER (POP. 6,414)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,348	6.6%
5 to 9 years	1,525	7.4%
10 to 17 years	2,461	12.0%
18 to 24 years	1,589	7.7%
25 to 34 years	2,465	12.0%
35 to 44 years	3,192	15.6%
45 to 54 years	2,696	13.1%
55 to 64 years	2,083	10.2%
65 to 69 years	871	4.2%
70 to 74 years	779	3.8%
75 to 84 years	1,091	5.3%
85 + years	411	2.0%
Total	20,511	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	19,503	95.1%
Black or African-American	154	0.8%
American Indian or Alaska Native	76	0.4%
Asian	76	0.4%
Native Hawaiian or Other Pacific Islander	5	0.0%
Some other race	8	0.0%
Population of two or more races	216	1.1%
Hispanic or Latino	473	2.3%
Total	20,511	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.52**AVERAGE FAMILY SIZE, 2000: 2.99****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.97
Black or African-American	3.50
American Indian or Alaska Native	3.00
Asian	4.19
Native Hawaiian or Other Pacific Islander	4.00
Some other race	3.83
Population of two or more races	3.37
Hispanic or Latino	3.88
Average, all races	2.99

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	12.0%	7.7%
Two person household	15.6%	6.5%

MEDIAN FAMILY INCOME, 2002: \$49,200**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	72%
Very low (31 to 50% of median)	40%
Low (51 to 80% of median)	16%
Moderate (81 to 100% of median)	9%

housing market data

NUMBER OF HOUSING UNITS: 9,123

PERCENT OCCUPIED: 88.6%

PERCENT VACANT: 11.4%

OWNER-OCCUPIED VACANCY RATE: 1.9%

RENTAL VACANCY RATE: 11.2%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	80.5%	19.5%
Black or African-American	68.7%	31.3%
American Indian or Alaska Native	57.5%	42.5%
Asian	79.5%	20.5%
Native Hawaiian or Other Pacific Islander	0.0%	100.0%
Some other race	60.9%	39.1%
Population of two or more races	69.7%	30.3%
Hispanic or Latino	63.3%	36.7%

EXPIRING USE UNITS:

Number: 0

HOUSING STOCK BUILT BEFORE 1939

Percent: 34.7%

HOUSING STOCK BUILT BEFORE 1979

Percent: 82.2%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	135
Section 42	0
100% Section 8	16

Subsidized rental units/total number of units:

Percent: 76%

SPECIAL NEEDS POPULATIONS

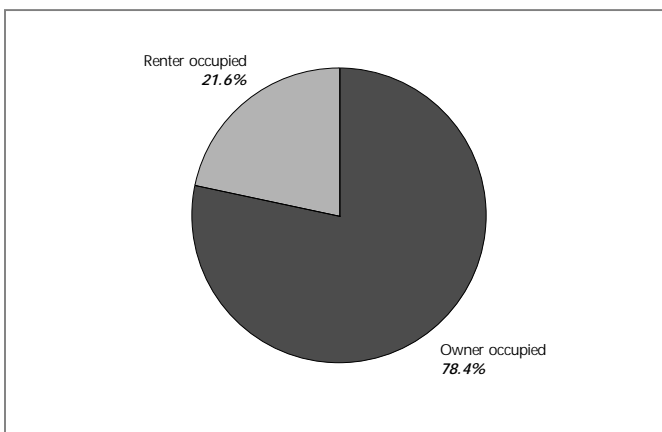
Number of AIDS cases: 7

Number of HIV cases: 4

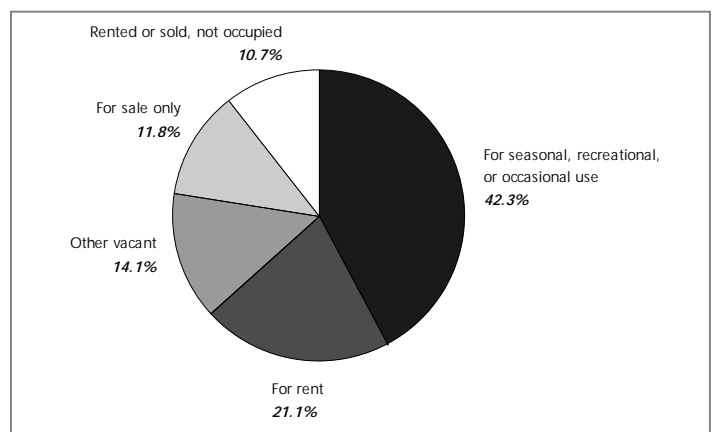
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3%
Age 65 and over	9.8%
Age 75 +	23.7%
Total	5.6%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 73,403

RATE OF CHANGE (1990 to 2000): -1.0%

COUNTY SEAT: MARION (POP. 31,320)

LARGEST CITY: MARION (POP. 31,320)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	4,353	5.9%
5 to 9 years	5,063	6.9%
10 to 17 years	7,922	10.8%
18 to 24 years	8,632	11.8%
25 to 34 years	8,458	11.5%
35 to 44 years	10,489	14.3%
45 to 54 years	9,954	13.6%
55 to 64 years	7,527	10.3%
65 to 69 years	3,114	4.2%
70 to 74 years	2,794	3.8%
75 to 84 years	3,836	5.2%
85 + years	1,261	1.7%
Total	73,403	100.0%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	64,607	88.0%
Black or African-American	5,229	7.1%
American Indian or Alaska Native	298	0.4%
Asian	407	0.6%
Native Hawaiian or Other Pacific Islander	22	0.0%
Some other race	127	0.2%
Population of two or more races	926	1.3%
Hispanic or Latino	1,787	2.4%
Total	73,403	100.0%

AVERAGE HOUSEHOLD SIZE, 2000: 2.43**AVERAGE FAMILY SIZE, 2000: 2.92****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.89
Black or African-American	3.12
American Indian or Alaska Native	3.03
Asian	2.95
Native Hawaiian or Other Pacific Islander	3.20
Some other race	3.46
Population of two or more races	3.15
Hispanic or Latino	3.45
Average, all races	2.92

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.5%	6.9%
Two person household	15.3%	6.2%

MEDIAN FAMILY INCOME, 2002: \$45,300**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	73%
Very low (31 to 50% of median)	46%
Low (51 to 80% of median)	19%
Moderate (81 to 100% of median)	9%

housing market data

NUMBER OF HOUSING UNITS: 30,560

PERCENT OCCUPIED: 92.7%

PERCENT VACANT: 7.3%

OWNER-OCCUPIED VACANCY RATE: 1.6%

RENTAL VACANCY RATE: 10.0%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	78.1%	21.9%
Black or African-American	55.3%	44.7%
American Indian or Alaska Native	72.0%	28.0%
Asian	64.9%	35.1%
Native Hawaiian or Other Pacific Islander	87.0%	13.0%
Some other race	61.6%	38.4%
Population of two or more races	68.0%	32.0%
Hispanic or Latino	61.5%	38.5%

EXPIRING USE UNITS:

Number: 630

HOUSING STOCK BUILT BEFORE 1939

Percent: 27.9%

HOUSING STOCK BUILT BEFORE 1979

Percent: 88.0%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	200
Section 42	0
100% Section 8	404

Subsidized rental units/total number of units:

Percent: 48%

SPECIAL NEEDS POPULATIONS

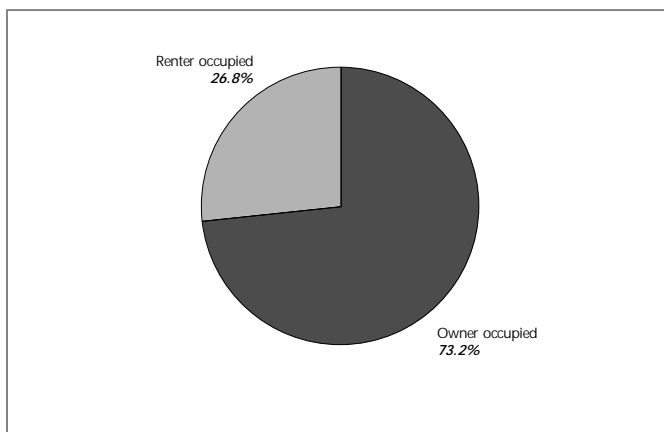
Number of AIDS cases: 56

Number of HIV cases: 28

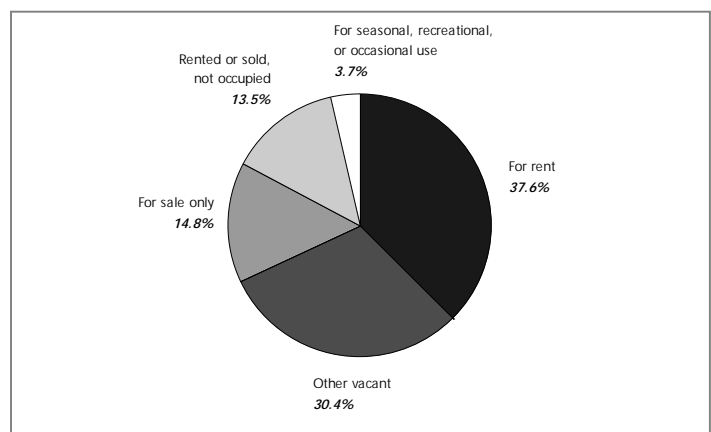
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	5.1%
Age 65 and over	14.9%
Age 75 +	28.5%
Total	7.5%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 33,157
RATE OF CHANGE (1990 to 2000): 9.0%

COUNTY SEAT: BLOOMFIELD (POP. 2,542)
LARGEST CITY: LINTON (POP. 5,774)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,070	6.2%
5 to 9 years	2,238	6.7%
10 to 17 years	3,891	11.7%
18 to 24 years	2,560	7.7%
25 to 34 years	4,192	12.6%
35 to 44 years	5,188	15.6%
45 to 54 years	4,595	13.9%
55 to 64 years	3,363	10.1%
65 to 69 years	1,280	3.9%
70 to 74 years	1,312	4.0%
75 to 84 years	1,835	5.5%
85 + years	633	1.9%
Total	33,157	100.0%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	32,515	98.1%
Black or African-American	25	0.1%
American Indian or Alaska Native	99	0.3%
Asian	64	0.2%
Native Hawaiian or Other Pacific Islander	4	0.0%
Some other race	5	0.0%
Population of two or more races	177	0.5%
Hispanic or Latino	268	0.8%
Total	33,157	100.0%

AVERAGE HOUSEHOLD SIZE, 2000: 2.44

AVERAGE FAMILY SIZE, 2000: 2.92

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	2.92
Black or African-American	3.50
American Indian or Alaska Native	2.73
Asian	2.92
Native Hawaiian or Other Pacific Islander	
Some other race	4.08
Population of two or more races	2.87
Hispanic or Latino	3.40
Average, all races	2.92

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	12.4%	7.4%
Two person household	14.0%	5.8%

MEDIAN FAMILY INCOME, 2002: \$45,000

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	68%
Very low (31 to 50% of median)	33%
Low (51 to 80% of median)	11%
Moderate (81 to 100% of median)	3%

housing market data

NUMBER OF HOUSING UNITS: 15,053

PERCENT OCCUPIED: 88.8%

PERCENT VACANT: 11.2%

OWNER-OCCUPIED VACANCY RATE: 2.5%

RENTAL VACANCY RATE: 9.0%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	82.1%	17.9%
Black or African-American	27.3%	72.7%
American Indian or Alaska Native	76.6%	23.4%
Asian	51.1%	48.9%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	69.1%	30.9%
Population of two or more races	72.5%	27.5%
Hispanic or Latino	69.4%	30.6%

EXPIRING USE UNITS:

Number: 77

HOUSING STOCK BUILT BEFORE 1939

Percent: 27.2%

HOUSING STOCK BUILT BEFORE 1979

Percent: 75.4%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	222
Section 42	0
100% Section 8	151

Subsidized rental units/total number of units:

Percent: 68%

SPECIAL NEEDS POPULATIONS

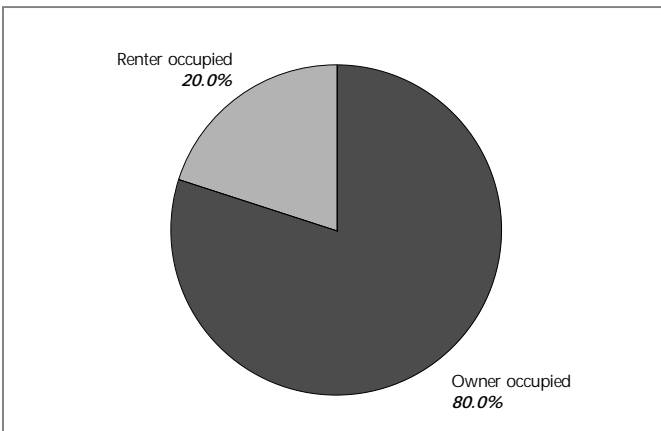
Number of AIDS cases: 9

Number of HIV cases: 6

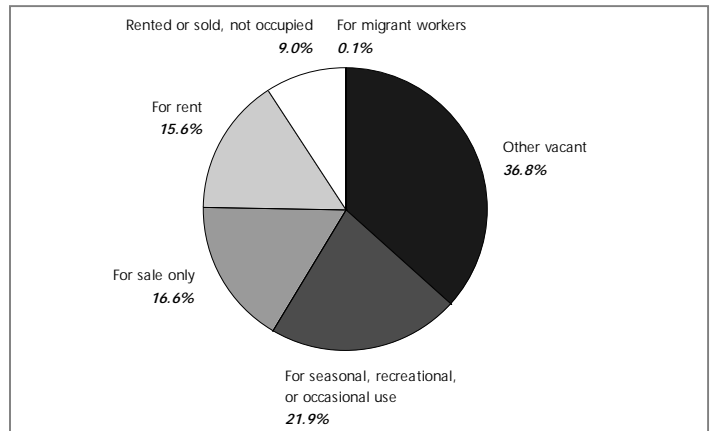
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.4%
Age 65 and over	14.5%
Age 75 +	33.5%
Total	8.0%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 182,740
RATE OF CHANGE (1990 to 2000): 67.7%

COUNTY SEAT: NOBLESVILLE (POP. 28,590)
LARGEST CITY: FISHERS (POP. 37,835)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	16,578	9.1%
5 to 9 years	16,704	9.1%
10 to 17 years	22,979	12.6%
18 to 24 years	10,275	5.6%
25 to 34 years	27,801	15.2%
35 to 44 years	35,996	19.7%
45 to 54 years	25,476	13.9%
55 to 64 years	13,272	7.3%
65 to 69 years	4,141	2.3%
70 to 74 years	3,608	2.0%
75 to 84 years	4,484	2.5%
85 + years	1,426	0.8%
Total	182,740	100.0%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	170,764	93.4%
Black or African-American	2,775	1.5%
American Indian or Alaska Native	275	0.2%
Asian	4,423	2.4%
Native Hawaiian or Other Pacific Islander	49	0.0%
Some other race	170	0.1%
Population of two or more races	1,463	0.8%
Hispanic or Latino	2,911	1.6%
Total	182,740	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.75

AVERAGE FAMILY SIZE, 2000: 3.16

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	3.15
Black or African-American	3.30
American Indian or Alaska Native	3.10
Asian	3.50
Native Hawaiian or Other Pacific Islander	3.85
Some other race	3.60
Population of two or more races	3.40
Hispanic or Latino	3.57
Average, all races	3.16

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.5%	6.6%
Two person household	14.8%	5.7%

MEDIAN FAMILY INCOME, 2002: \$64,100

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$17,300
Very low (31 to 50% of median)	\$28,850
Low (51 to 80 % of median)	\$46,150

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	71%
Very low (31 to 50% of median)	56%
Low (51 to 80% of median)	35%
Moderate (81 to 100% of median)	25%

housing market data

NUMBER OF HOUSING UNITS: 69,478

PERCENT OCCUPIED: 94.9%

PERCENT VACANT: 5.1%

OWNER-OCCUPIED VACANCY RATE: 1.5%

RENTAL VACANCY RATE: 11.7%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	85.8%	14.2%
Black or African-American	74.5%	25.5%
American Indian or Alaska Native	63.2%	36.8%
Asian	78.7%	21.3%
Native Hawaiian or Other Pacific Islander	73.7%	26.3%
Some other race	41.6%	58.4%
Population of two or more races	73.3%	26.7%
Hispanic or Latino	57.0%	43.0%

EXPIRING USE UNITS:

Number: 346

HOUSING STOCK BUILT BEFORE 1939

Percent: 7.4%

HOUSING STOCK BUILT BEFORE 1979

Percent: 38.3%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	0
Section 202	0
Section 42	444
100% Section 8	348

Subsidized rental units/total number of units:

Percent: 11%

SPECIAL NEEDS POPULATIONS

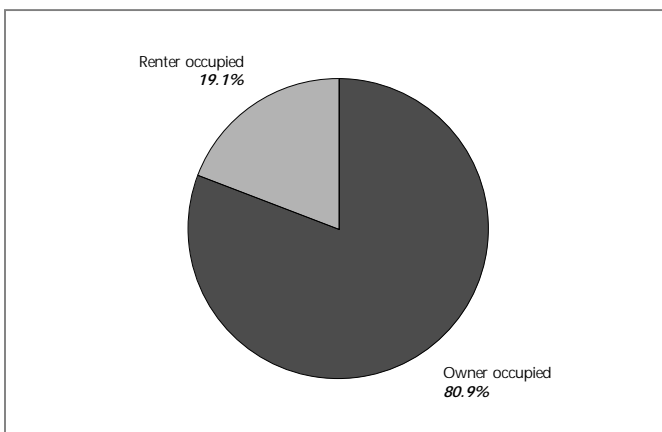
Number of AIDS cases: 76

Number of HIV cases: 36

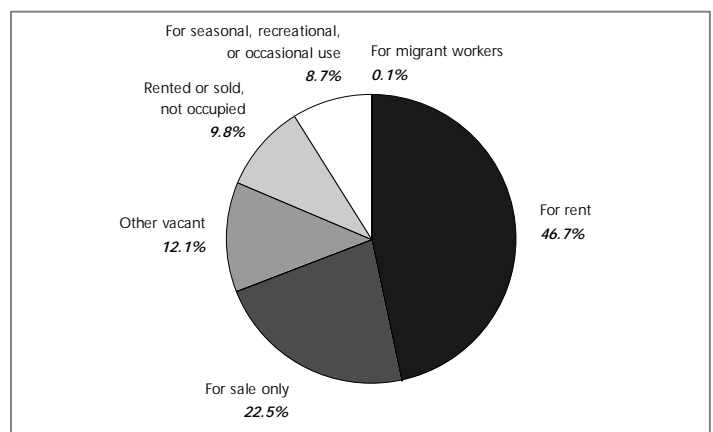
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	2.2%
Age 65 and over	8.4%
Age 75 +	32.6%
Total	3.8%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 48,508

RATE OF CHANGE (1990 to 2000): 0.8%

COUNTY SEAT: NEW CASTLE (POP. 17,780)

LARGEST CITY: NEW CASTLE (POP. 17,780)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	3,024	6.2%
5 to 9 years	3,282	6.8%
10 to 17 years	5,413	11.2%
18 to 24 years	3,659	7.5%
25 to 34 years	6,112	12.6%
35 to 44 years	7,383	15.2%
45 to 54 years	6,917	14.3%
55 to 64 years	5,116	10.5%
65 to 69 years	2,012	4.1%
70 to 74 years	1,992	4.1%
75 to 84 years	2,667	5.5%
85 + years	931	1.9%
Total	48,508	100.0%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	47,274	97.5%
Black or African-American	412	0.8%
American Indian or Alaska Native	72	0.1%
Asian	92	0.2%
Native Hawaiian or Other Pacific Islander	5	0.0%
Some other race	28	0.1%
Population of two or more races	238	0.5%
Hispanic or Latino	387	0.8%
Total	48,508	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.45**AVERAGE FAMILY SIZE, 2000: 2.91****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.90
Black or African-American	3.07
American Indian or Alaska Native	3.04
Asian	3.64
Native Hawaiian or Other Pacific Islander	
Some other race	4.10
Population of two or more races	2.89
Hispanic or Latino	3.47
Average, all races	2.91

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.9%	7.5%
Two person household	15.5%	6.5%

MEDIAN FAMILY INCOME, 2002: \$55,000**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$14,850
Very low (31 to 50% of median)	\$24,750
Low (51 to 80 % of median)	\$39,600

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	73%
Very low (31 to 50% of median)	43%
Low (51 to 80% of median)	13%
Moderate (81 to 100% of median)	4%

housing market data

NUMBER OF HOUSING UNITS: 20,592**PERCENT OCCUPIED: 94.6%****PERCENT VACANT: 5.4%****OWNER-OCCUPIED VACANCY RATE: 1.8%****RENTAL VACANCY RATE: 6.1%****TENURE BY RACE AND ETHNICITY**

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	79.5%	20.5%
Black or African-American	60.7%	39.3%
American Indian or Alaska Native	55.7%	44.3%
Asian	67.0%	33.0%
Native Hawaiian or Other Pacific Islander	100.0%	0.0%
Some other race	39.4%	60.6%
Population of two or more races	67.6%	32.4%
Hispanic or Latino	51.3%	48.7%

EXPIRING USE UNITS:

Number: 214

HOUSING STOCK BUILT BEFORE 1939

Percent: 31%

HOUSING STOCK BUILT BEFORE 1979

Percent: 89.2%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

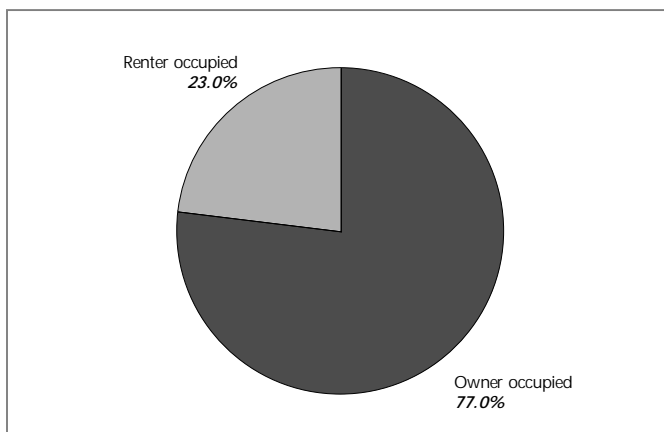
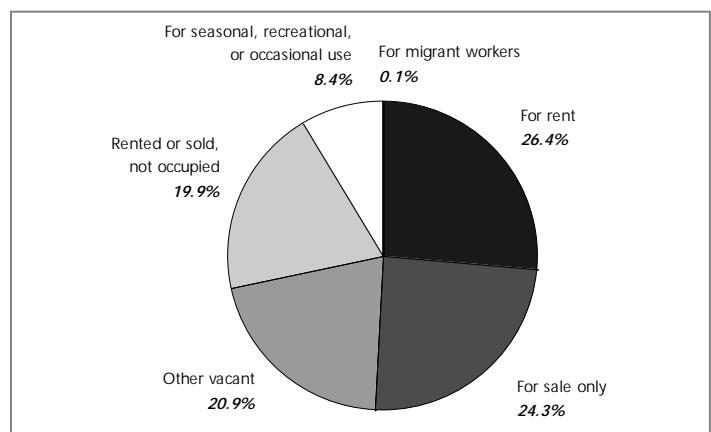
<i>Program</i>	<i>Number of units</i>
Rural Development	187
Section 42	20
100% Section 8	36

Subsidized rental units/total number of units:

Percent: 46%

SPECIAL NEEDS POPULATIONS**Number of AIDS cases: 17****Number of HIV cases: 11****PERSONS WITH MOBILITY LIMITATIONS, 1990**

	<i>Percent</i>
Ages 16 to 64	4.6%
Age 65 and over	12.4%
Age 75 +	33.9%
Total	7.6%

TENURE, 2000**VACANCY STATUS, 2000**

See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 41,335

RATE OF CHANGE (1990 to 2000): 9.6%

COUNTY SEAT: BROWNSTOWN (POP. 2,978)

LARGEST CITY: SEYMOUR (POP. 18,101)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,095	7.0%
5 to 9 years	2,998	7.3%
10 to 17 years	4,646	11.2%
18 to 24 years	3,638	8.8%
25 to 34 years	5,987	14.5%
35 to 44 years	6,543	15.8%
45 to 54 years	5,327	12.9%
55 to 64 years	3,788	9.2%
65 to 69 years	1,554	3.8%
70 to 74 years	1,344	3.3%
75 to 84 years	1,860	4.5%
85 + years	745	1.8%
Total	41,335	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	39,323	95.1%
Black or African-American	217	0.5%
American Indian or Alaska Native	93	0.2%
Asian	323	0.8%
Native Hawaiian or Other Pacific Islander	18	0.0%
Some other race	8	0.0%
Population of two or more races	241	0.6%
Hispanic or Latino	1,112	2.7%
Total	41,335	100.0%

AVERAGE HOUSEHOLD SIZE, 2000: 2.54**AVERAGE FAMILY SIZE, 2000: 2.98****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.97
Black or African-American	3.43
American Indian or Alaska Native	3.50
Asian	3.50
Native Hawaiian or Other Pacific Islander	3.40
Some other race	3.34
Population of two or more races	2.92
Hispanic or Latino	3.35
Average, all races	2.98

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.1%	6.1%
Two person household	13.4%	5.4%

MEDIAN FAMILY INCOME, 2002: \$53,200**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$14,350
Very low (31 to 50% of median)	\$23,950
Low (51 to 80 % of median)	\$38,300

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	70%
Very low (31 to 50% of median)	41%
Low (51 to 80% of median)	16%
Moderate (81 to 100% of median)	5%

housing market data

NUMBER OF HOUSING UNITS: 17,137

PERCENT OCCUPIED: 93.7%

PERCENT VACANT: 6.3%

OWNER-OCCUPIED VACANCY RATE: 2.0%

RENTAL VACANCY RATE: 6.1%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	77.4%	22.6%
Black or African-American	43.1%	56.9%
American Indian or Alaska Native	48.0%	52.0%
Asian	43.5%	56.5%
Native Hawaiian or Other Pacific Islander	34.8%	65.2%
Some other race	14.7%	85.3%
Population of two or more races	55.3%	44.7%
Hispanic or Latino	16.1%	83.9%

EXPIRING USE UNITS:

Number: 272

HOUSING STOCK BUILT BEFORE 1939

Percent: 19.3%

HOUSING STOCK BUILT BEFORE 1979

Percent: 73.2%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	101
Section 42	176
100% Section 8	350

Subsidized rental units/total number of units:

Percent: 54%

SPECIAL NEEDS POPULATIONS

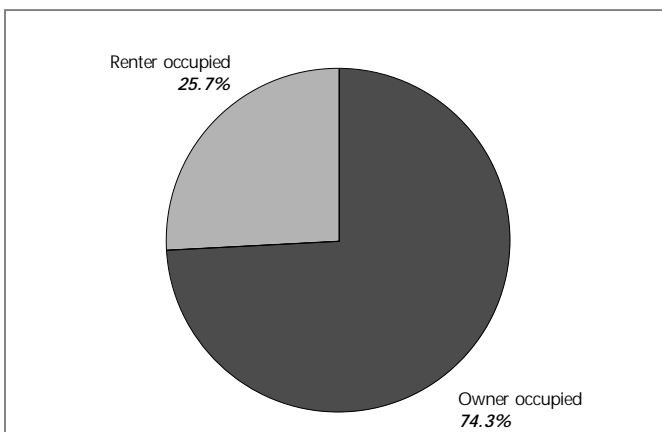
Number of AIDS cases: 23

Number of HIV cases: 4

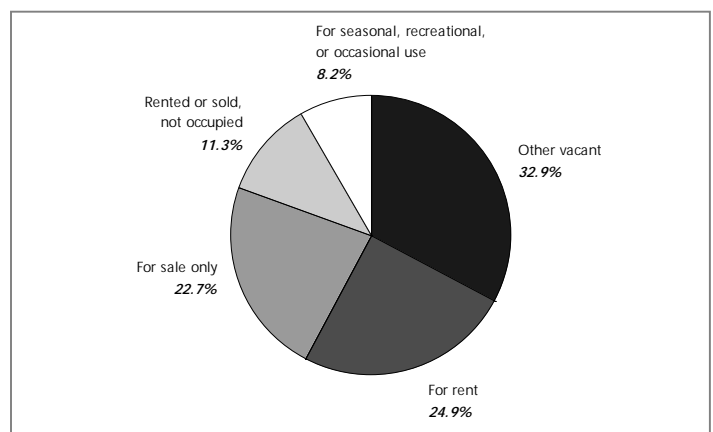
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.3%
Age 65 and over	16.7%
Age 75 +	30.9%
Total	7.5%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

socioeconomic data

POPULATION (2000): 21,806
RATE OF CHANGE (1990 to 2000): 1.4%

COUNTY SEAT: PORTLAND (POP. 6,437)
LARGEST CITY: PORTLAND (POP. 6,437)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,590	7.3%
5 to 9 years	1,747	8.0%
10 to 17 years	2,548	11.7%
18 to 24 years	1,685	7.7%
25 to 34 years	2,803	12.9%
35 to 44 years	3,144	14.4%
45 to 54 years	2,860	13.1%
55 to 64 years	2,225	10.2%
65 to 69 years	786	3.6%
70 to 74 years	852	3.9%
75 to 84 years	1,185	5.4%
85 + years	381	1.7%
Total	21,806	100.0%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	21,131	96.9%
Black or African-American	54	0.2%
American Indian or Alaska Native	35	0.2%
Asian	74	0.3%
Native Hawaiian or Other Pacific Islander	5	0.0%
Some other race	4	0.0%
Population of two or more races	113	0.5%
Hispanic or Latino	390	1.8%
Total	21,806	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.57

AVERAGE FAMILY SIZE, 2000: 3.06

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	3.04
Black or African-American	3.78
American Indian or Alaska Native	3.54
Asian	3.73
Native Hawaiian or Other Pacific Islander	3.00
Some other race	3.52
Population of two or more races	3.84
Hispanic or Latino	3.74
Average, all races	3.06

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	12.2%	7.8%
Two person household	14.9%	6.6%

MEDIAN FAMILY INCOME, 2002: \$45,000

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	77%
Very low (31 to 50% of median)	32%
Low (51 to 80% of median)	10%
Moderate (81 to 100% of median)	3%

housing market data

NUMBER OF HOUSING UNITS: 9,074

PERCENT OCCUPIED: 92.6%

PERCENT VACANT: 7.4%

OWNER-OCCUPIED VACANCY RATE: 2.0%

RENTAL VACANCY RATE: 9.3%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	80.3%	19.7%
Black or African-American	38.1%	61.9%
American Indian or Alaska Native	87.0%	13.0%
Asian	41.0%	59.0%
Native Hawaiian or Other Pacific Islander	0.0%	100.0%
Some other race	53.9%	46.1%
Population of two or more races	78.0%	22.0%
Hispanic or Latino	51.2%	48.8%

EXPIRING USE UNITS:

Number: 36

HOUSING STOCK BUILT BEFORE 1939

Percent: 39.6%

HOUSING STOCK BUILT BEFORE 1979

Percent: 89.8%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	243
Section 42	0
100% Section 8	0

Subsidized rental units/total number of units:

Percent: 87%

SPECIAL NEEDS POPULATIONS

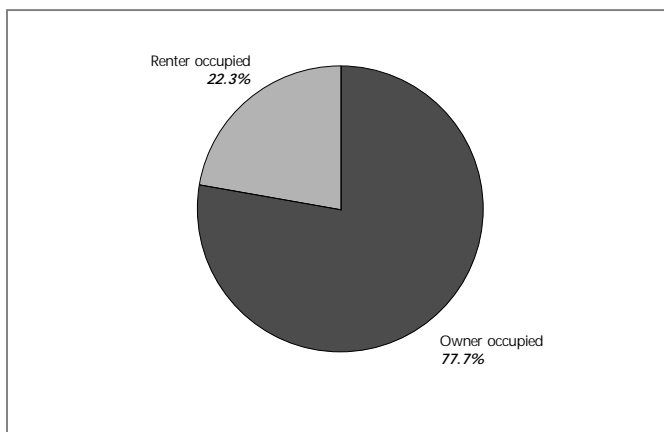
Number of AIDS cases: 13

Number of HIV cases: 6

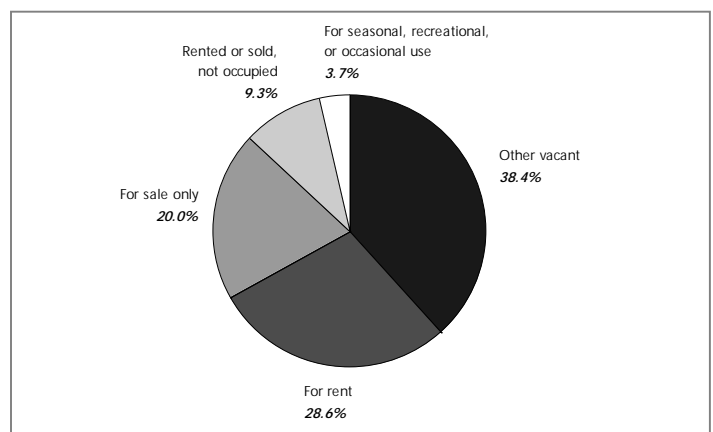
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	6.1%
Age 65 and over	21.3%
Age 75 +	29.8%
Total	9.7%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 27,554

RATE OF CHANGE (1990 to 2000): 16.5%

COUNTY SEAT: VERNON (POP. 330)

LARGEST CITY: NORTH VERNON (POP. 6,515)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,069	7.5%
5 to 9 years	2,288	8.3%
10 to 17 years	3,268	11.9%
18 to 24 years	2,268	8.2%
25 to 34 years	4,049	14.7%
35 to 44 years	4,314	15.7%
45 to 54 years	3,720	13.5%
55 to 64 years	2,631	9.5%
65 to 69 years	917	3.3%
70 to 74 years	764	2.8%
75 to 84 years	956	3.5%
85 + years	310	1.1%
Total	27,554	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	26,745	97.1%
Black or African-American	205	0.7%
American Indian or Alaska Native	57	0.2%
Asian	68	0.2%
Native Hawaiian or Other Pacific Islander	1	0.0%
Some other race	16	0.1%
Population of two or more races	269	1.0%
Hispanic or Latino	193	0.7%
Total	27,554	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.67**AVERAGE FAMILY SIZE, 2000: 3.07****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.06
Black or African-American	3.23
American Indian or Alaska Native	3.50
Asian	3.56
Native Hawaiian or Other Pacific Islander	
Some other race	3.17
Population of two or more races	3.33
Hispanic or Latino	2.91
Average, all races	3.07

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	8.2%	4.5%
Two person household	12.4%	4.9%

MEDIAN FAMILY INCOME, 2002: \$49,400**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	71%
Very low (31 to 50% of median)	39%
Low (51 to 80% of median)	18%
Moderate (81 to 100% of median)	4%

housing market data

NUMBER OF HOUSING UNITS: 11,469

PERCENT OCCUPIED: 88.4%

PERCENT VACANT: 11.6%

OWNER-OCCUPIED VACANCY RATE: 2.1%

RENTAL VACANCY RATE: 8.4%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	80.8%	19.2%
Black or African-American	67.0%	33.0%
American Indian or Alaska Native	74.6%	25.4%
Asian	47.6%	52.4%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	60.4%	39.6%
Population of two or more races	66.2%	33.8%
Hispanic or Latino	45.8%	54.2%

EXPIRING USE UNITS:

Number: 8

HOUSING STOCK BUILT BEFORE 1939

Percent: 17.4%

HOUSING STOCK BUILT BEFORE 1979

Percent: 64.2%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	138
Section 42	172
100% Section 8	0

Subsidized rental units/total number of units:

Percent: 63%

SPECIAL NEEDS POPULATIONS

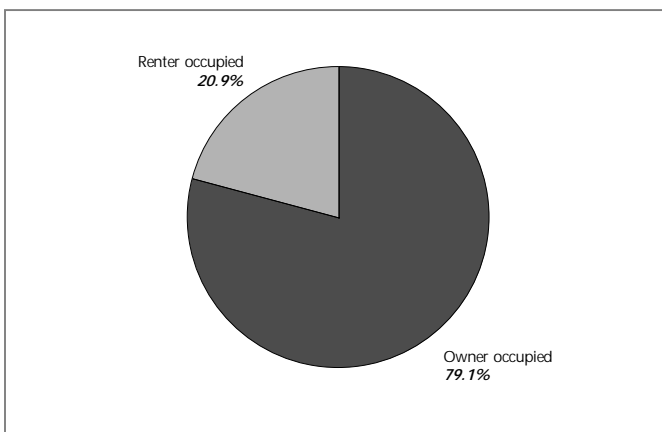
Number of AIDS cases: 9

Number of HIV cases: 3

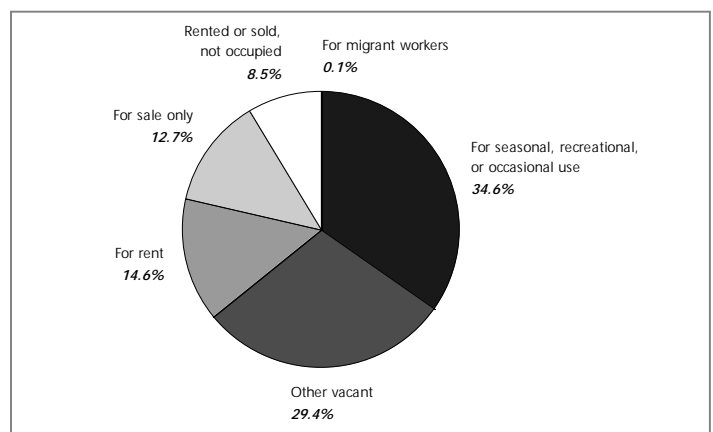
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.5%
Age 65 and over	14.2%
Age 75 +	31.2%
Total	6.9%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

socioeconomic data

POPULATION (2000): 39,256
RATE OF CHANGE (1990 to 2000): -1.6%

COUNTY SEAT: VINCENNES (POP. 18,701)
LARGEST CITY: VINCENNES (POP. 18,701)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,299	5.9%
5 to 9 years	2,368	6.0%
10 to 17 years	4,334	11.0%
18 to 24 years	5,348	13.6%
25 to 34 years	4,337	11.0%
35 to 44 years	5,636	14.4%
45 to 54 years	5,164	13.2%
55 to 64 years	3,741	9.5%
65 to 69 years	1,567	4.0%
70 to 74 years	1,431	3.6%
75 to 84 years	2,166	5.5%
85 + years	865	2.2%
Total	39,256	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	37,667	96.0%
Black or African-American	726	1.8%
American Indian or Alaska Native	77	0.2%
Asian	202	0.5%
Native Hawaiian or Other Pacific Islander	17	0.0%
Some other race	6	0.0%
Population of two or more races	239	0.6%
Hispanic or Latino	322	0.8%
Total	39,256	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.36

AVERAGE FAMILY SIZE, 2000: 2.93

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	2.92
Black or African-American	3.12
American Indian or Alaska Native	3.11
Asian	3.38
Native Hawaiian or Other Pacific Islander	3.60
Some other race	3.94
Population of two or more races	3.32
Hispanic or Latino	3.18
Average, all races	2.93

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	13.3%	8.4%
Two person household	13.8%	5.9%

MEDIAN FAMILY INCOME, 2002: \$45,100

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	69%
Very low (31 to 50% of median)	43%
Low (51 to 80% of median)	18%
Moderate (81 to 100% of median)	9%

housing market data

NUMBER OF HOUSING UNITS: 17,305

PERCENT OCCUPIED: 89.9%

PERCENT VACANT: 10.1%

OWNER-OCCUPIED VACANCY RATE: 2.6%

RENTAL VACANCY RATE: 12.5%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	72.7%	27.3%
Black or African-American	36.7%	63.3%
American Indian or Alaska Native	32.9%	67.1%
Asian	45.3%	54.7%
Native Hawaiian or Other Pacific Islander	66.7%	33.3%
Some other race	23.5%	76.5%
Population of two or more races	49.4%	50.6%
Hispanic or Latino	43.8%	56.2%

EXPIRING USE UNITS:

Number: 293

HOUSING STOCK BUILT BEFORE 1939

Percent: 37.1%

HOUSING STOCK BUILT BEFORE 1979

Percent: 84.4%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	36
Section 42	0
100% Section 8	341

Subsidized rental units/total number of units:

Percent: 52%

SPECIAL NEEDS POPULATIONS

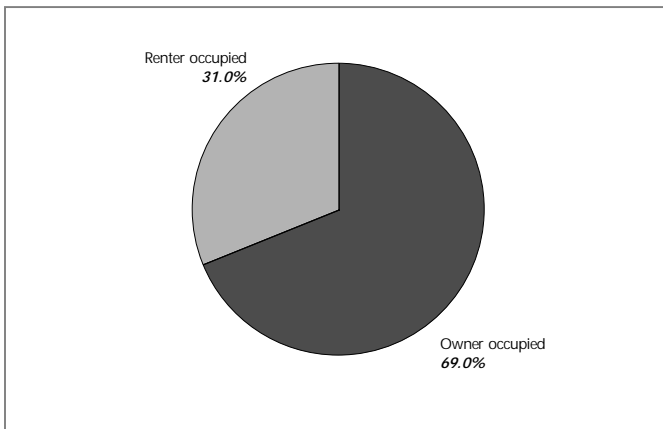
Number of AIDS cases: 33

Number of HIV cases: 20

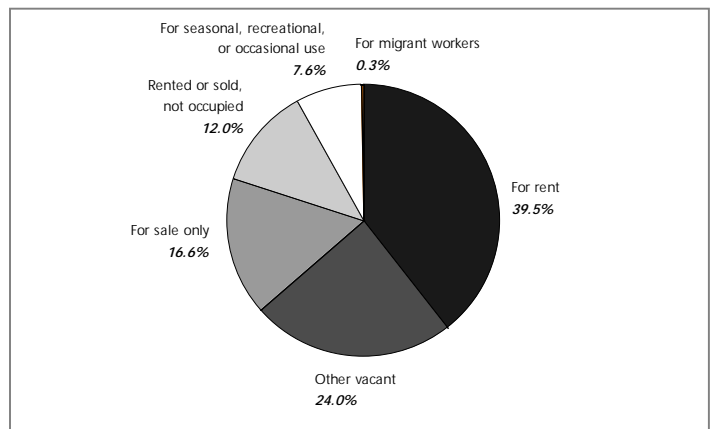
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.6%
Age 65 and over	17.5%
Age 75 +	31.3%
Total	8.2%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 74,057

RATE OF CHANGE (1990 to 2000): 13.4%

COUNTY SEAT: WARSAW (POP. 12,415)

LARGEST CITY: WARSAW (POP. 12,415)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	5,519	7.5%
5 to 9 years	5,698	7.7%
10 to 17 years	9,345	12.6%
18 to 24 years	6,459	8.7%
25 to 34 years	9,914	13.4%
35 to 44 years	11,541	15.6%
45 to 54 years	9,914	13.4%
55 to 64 years	6,790	9.2%
65 to 69 years	2,451	3.3%
70 to 74 years	2,175	2.9%
75 to 84 years	3,125	4.2%
85 + years	1,126	1.5%
Total	74,057	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	68,816	92.9%
Black or African-American	428	0.6%
American Indian or Alaska Native	143	0.2%
Asian	408	0.6%
Native Hawaiian or Other Pacific Islander	6	0.0%
Some other race	28	0.0%
Population of two or more races	506	0.7%
Hispanic or Latino	3,722	5.0%
Total	74,057	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.66**AVERAGE FAMILY SIZE, 2000: 3.11****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.08
Black or African-American	3.31
American Indian or Alaska Native	3.18
Asian	3.44
Native Hawaiian or Other Pacific Islander	3.50
Some other race	4.06
Population of two or more races	3.34
Hispanic or Latino	3.96
Average, all races	3.11

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	8.0%	4.8%
Two person household	13.2%	5.5%

MEDIAN FAMILY INCOME, 2002: \$59,900**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$16,150
Very low (31 to 50% of median)	\$26,950
Low (51 to 80 % of median)	\$43,150

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	66%
Very low (31 to 50% of median)	43%
Low (51 to 80% of median)	16%
Moderate (81 to 100% of median)	7%

housing market data

NUMBER OF HOUSING UNITS: 32,188

PERCENT OCCUPIED: 84.8%

PERCENT VACANT: 15.2%

OWNER-OCCUPIED VACANCY RATE: 1.9%

RENTAL VACANCY RATE: 6.4%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	82.0%	18.0%
Black or African-American	51.1%	48.9%
American Indian or Alaska Native	80.0%	20.0%
Asian	76.1%	23.9%
Native Hawaiian or Other Pacific Islander	61.5%	38.5%
Some other race	61.7%	38.3%
Population of two or more races	62.7%	37.3%
Hispanic or Latino	64.3%	35.7%

EXPIRING USE UNITS:

Number: 146

HOUSING STOCK BUILT BEFORE 1939

Percent: 23.1%

HOUSING STOCK BUILT BEFORE 1979

Percent: 77.9%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	196
Section 42	78
100% Section 8	82

Subsidized rental units/total number of units:

Percent: 55%

SPECIAL NEEDS POPULATIONS

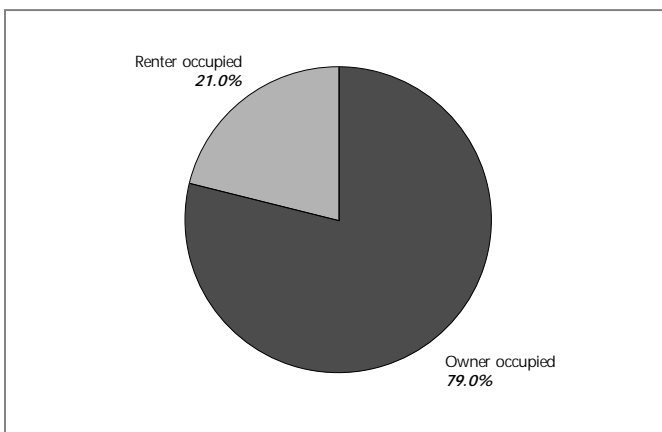
Number of AIDS cases: 26

Number of HIV cases: 10

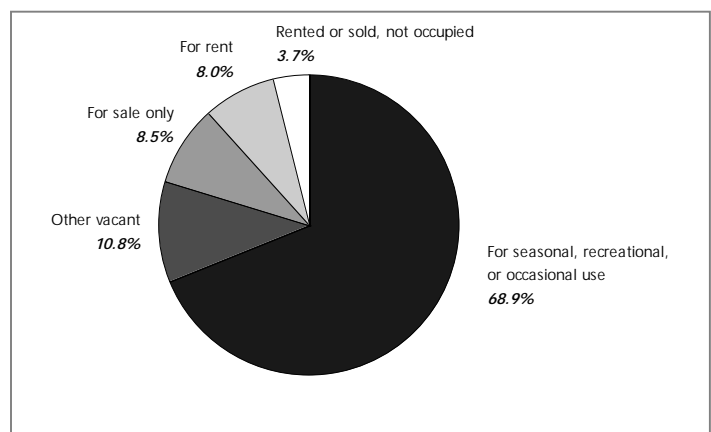
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.9%
Age 65 and over	10.9%
Age 75 +	26.5%
Total	5.9%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 110,106

RATE OF CHANGE (1990 to 2000): 2.8%

COUNTY SEAT: LA PORTE (POP. 21,621)

LARGEST CITY: MICHIGAN CITY (POP. 32,900)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	7,116	6.5%
5 to 9 years	7,566	6.9%
10 to 17 years	12,320	11.2%
18 to 24 years	9,440	8.6%
25 to 34 years	14,960	13.6%
35 to 44 years	17,775	16.1%
45 to 54 years	15,924	14.5%
55 to 64 years	10,093	9.2%
65 to 69 years	3,873	3.5%
70 to 74 years	3,944	3.6%
75 to 84 years	5,393	4.9%
85 + years	1,702	1.5%
Total	110,106	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	93,330	84.8%
Black or African-American	11,052	10.0%
American Indian or Alaska Native	306	0.3%
Asian	483	0.4%
Native Hawaiian or Other Pacific Islander	16	0.0%
Some other race	126	0.1%
Population of two or more races	1,391	1.3%
Hispanic or Latino	3,402	3.1%
Total	110,106	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.52**AVERAGE FAMILY SIZE, 2000: 3.02****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.97
Black or African-American	3.32
American Indian or Alaska Native	3.35
Asian	3.29
Native Hawaiian or Other Pacific Islander	4.50
Some other race	3.93
Population of two or more races	3.36
Hispanic or Latino	3.84
Average, all races	3.02

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.5%	6.4%
Two person household	15.0%	6.7%

MEDIAN FAMILY INCOME, 2002: \$52,800**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$14,250
Very low (31 to 50% of median)	\$23,750
Low (51 to 80 % of median)	\$38,000

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	70%
Very low (31 to 50% of median)	47%
Low (51 to 80% of median)	23%
Moderate (81 to 100% of median)	9%

housing market data

NUMBER OF HOUSING UNITS: 45,621

PERCENT OCCUPIED: 90.0%

PERCENT VACANT: 10.0%

OWNER-OCCUPIED VACANCY RATE: 1.8%

RENTAL VACANCY RATE: 8.3%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	80.9%	19.1%
Black or African-American	50.1%	49.9%
American Indian or Alaska Native	64.7%	35.3%
Asian	67.1%	32.9%
Native Hawaiian or Other Pacific Islander	38.5%	61.5%
Some other race	53.7%	46.3%
Population of two or more races	63.1%	36.9%
Hispanic or Latino	57.1%	42.9%

EXPIRING USE UNITS:

Number: 794

HOUSING STOCK BUILT BEFORE 1939

Percent: 26.2%

HOUSING STOCK BUILT BEFORE 1979

Percent: 84.1%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	76
Section 236	136
Section 42	144
100% Section 8	391

Subsidized rental units/total number of units:

Percent: 28%

SPECIAL NEEDS POPULATIONS

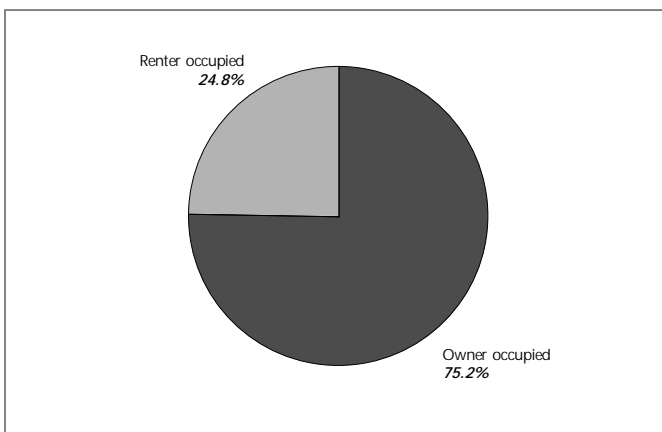
Number of AIDS cases: 99

Number of HIV cases: 88

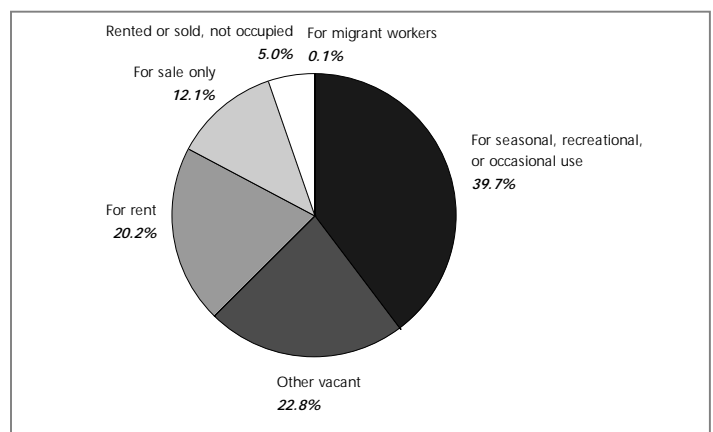
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.8%
Age 65 and over	11.4%
Age 75 +	27.3%
Total	7.0%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 45,922

RATE OF CHANGE (1990 to 2000): 7.2%

COUNTY SEAT: BEDFORD (POP. 13,768)

LARGEST CITY: BEDFORD (POP. 13,768)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,983	6.5%
5 to 9 years	3,193	7.0%
10 to 17 years	5,098	11.1%
18 to 24 years	3,516	7.7%
25 to 34 years	5,914	12.9%
35 to 44 years	6,969	15.2%
45 to 54 years	6,671	14.5%
55 to 64 years	4,790	10.4%
65 to 69 years	1,895	4.1%
70 to 74 years	1,806	3.9%
75 to 84 years	2,293	5.0%
85 + years	794	1.7%
Total	45,922	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	44,711	97.4%
Black or African-American	177	0.4%
American Indian or Alaska Native	122	0.3%
Asian	129	0.3%
Native Hawaiian or Other Pacific Islander	4	0.0%
Some other race	30	0.1%
Population of two or more races	333	0.7%
Hispanic or Latino	416	0.9%
Total	45,922	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.44**AVERAGE FAMILY SIZE, 2000: 2.91****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.91
Black or African-American	3.07
American Indian or Alaska Native	3.05
Asian	3.52
Native Hawaiian or Other Pacific Islander	
Some other race	3.83
Population of two or more races	2.86
Hispanic or Latino	3.38
Average, all races	2.91

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.5%	6.6%
Two person household	14.0%	5.6%

MEDIAN FAMILY INCOME, 2002: \$48,100**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	67%
Very low (31 to 50% of median)	42%
Low (51 to 80% of median)	14%
Moderate (81 to 100% of median)	6%

housing market data

NUMBER OF HOUSING UNITS: 20,560**PERCENT OCCUPIED: 90.2%****PERCENT VACANT: 9.8%****OWNER-OCCUPIED VACANCY RATE: 2.1%****RENTAL VACANCY RATE: 9.3%****TENURE BY RACE AND ETHNICITY**

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	81.7%	18.3%
Black or African-American	45.1%	54.9%
American Indian or Alaska Native	64.9%	35.1%
Asian	70.5%	29.5%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	54.5%	45.5%
Population of two or more races	60.6%	39.4%
Hispanic or Latino	67.4%	32.6%

EXPIRING USE UNITS:

Number: 217

HOUSING STOCK BUILT BEFORE 1939

Percent: 24.3%

HOUSING STOCK BUILT BEFORE 1979

Percent: 72.0%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

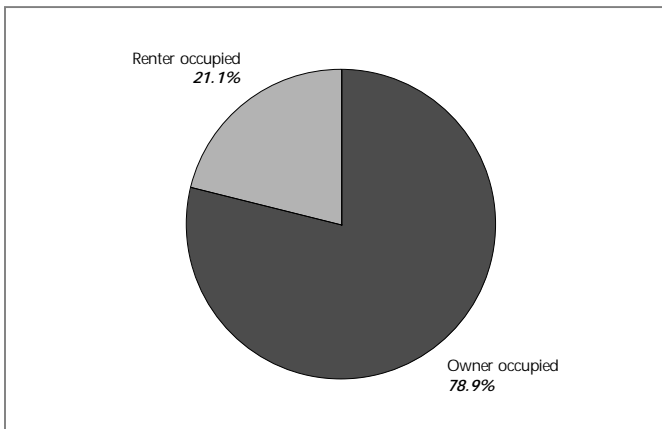
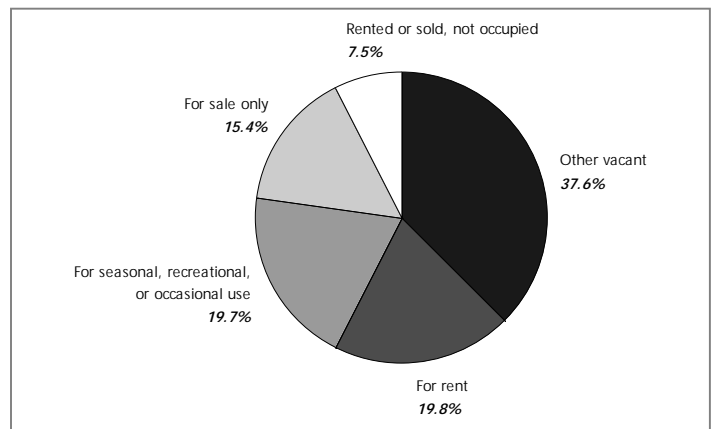
<i>Program</i>	<i>Number of units</i>
Rural Development	74
Section 236	48
Section 42	0
100% Section 8	369

Subsidized rental units/total number of units:

Percent: 66%

SPECIAL NEEDS POPULATIONS**Number of AIDS cases: 23****Number of HIV cases: 8****PERSONS WITH MOBILITY LIMITATIONS, 1990**

	<i>Percent</i>
Ages 16 to 64	3.6%
Age 65 and over	17.2%
Age 75 +	36.1%
Total	7.3%

TENURE, 2000**VACANCY STATUS, 2000****See Data Sources page at the beginning of this section for data sources, definitions, and website links.**

POPULATION (2000): 45,128

RATE OF CHANGE (1990 to 2000): 7.0%

COUNTY SEAT: PLYMOUTH (POP. 9,840)

LARGEST CITY: PLYMOUTH (POP. 9,840)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	3,290	7.3%
5 to 9 years	3,498	7.8%
10 to 17 years	5,871	13.0%
18 to 24 years	3,908	8.7%
25 to 34 years	5,663	12.5%
35 to 44 years	6,979	15.5%
45 to 54 years	5,984	13.3%
55 to 64 years	3,932	8.7%
65 to 69 years	1,605	3.6%
70 to 74 years	1,508	3.3%
75 to 84 years	2,070	4.6%
85 + years	820	1.8%
Total	45,128	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	41,761	92.5%
Black or African-American	114	0.2%
American Indian or Alaska Native	121	0.3%
Asian	138	0.3%
Native Hawaiian or Other Pacific Islander	5	0.0%
Some other race	19	0.0%
Population of two or more races	306	0.7%
Hispanic or Latino	2,664	5.9%
Total	45,128	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.69**AVERAGE FAMILY SIZE, 2000: 3.15****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.11
Black or African-American	3.31
American Indian or Alaska Native	4.07
Asian	3.37
Native Hawaiian or Other Pacific Islander	3.00
Some other race	4.14
Population of two or more races	3.54
Hispanic or Latino	4.00
Average, all races	3.15

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.0%	6.2%
Two person household	14.5%	6.1%

MEDIAN FAMILY INCOME, 2002: \$54,300**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$14,650
Very low (31 to 50% of median)	\$24,450
Low (51 to 80 % of median)	\$39,100

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	70%
Very low (31 to 50% of median)	48%
Low (51 to 80% of median)	18%
Moderate (81 to 100% of median)	8%

housing market data

NUMBER OF HOUSING UNITS: 18,099

PERCENT OCCUPIED: 91.3%

PERCENT VACANT: 8.7%

OWNER-OCCUPIED VACANCY RATE: 1.3%

RENTAL VACANCY RATE: 6.3%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	80.7%	19.3%
Black or African-American	32.1%	67.9%
American Indian or Alaska Native	49.3%	50.7%
Asian	68.9%	31.1%
Native Hawaiian or Other Pacific Islander	0.0%	100.0%
Some other race	43.4%	56.6%
Population of two or more races	67.0%	33.0%
Hispanic or Latino	47.8%	52.2%

EXPIRING USE UNITS:

Number: 185

HOUSING STOCK BUILT BEFORE 1939

Percent: 30.2%

HOUSING STOCK BUILT BEFORE 1979

Percent: 78.7%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	242
Section 202	76
Section 42	0
100% Section 8	48

Subsidized rental units/total number of units:

Percent: 51%

SPECIAL NEEDS POPULATIONS

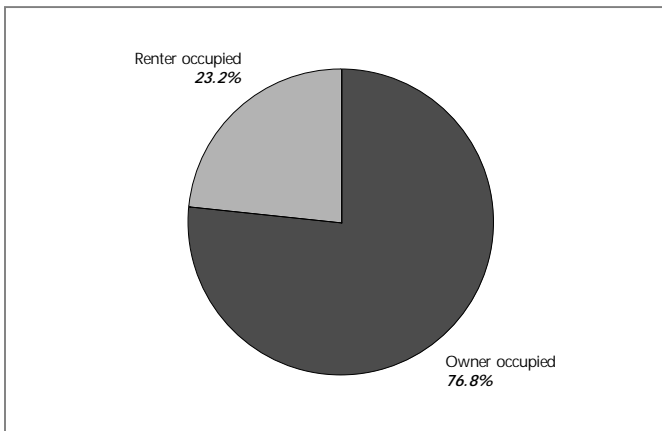
Number of AIDS cases: 13

Number of HIV cases: 5

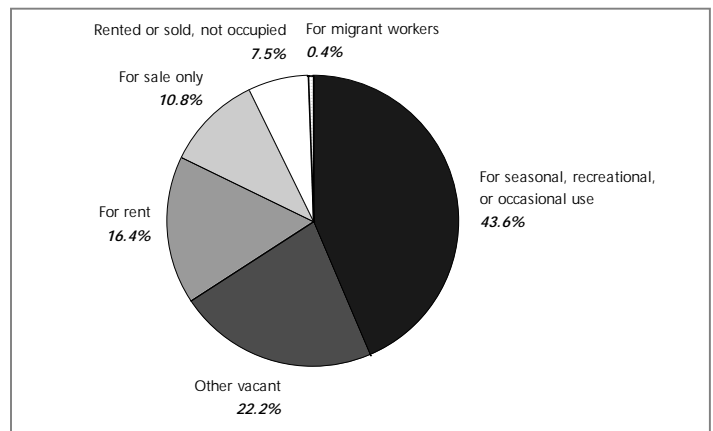
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.4%
Age 65 and over	12.0%
Age 75 +	24.7%
Total	5.7%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 36,082
RATE OF CHANGE (1990 to 2000): -2.2%

COUNTY SEAT: PERU (POP. 12,994)
LARGEST CITY: PERU (POP. 12,994)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,313	6.4%
5 to 9 years	2,656	7.4%
10 to 17 years	4,367	12.1%
18 to 24 years	2,915	8.1%
25 to 34 years	4,863	13.5%
35 to 44 years	5,914	16.4%
45 to 54 years	5,094	14.1%
55 to 64 years	3,318	9.2%
65 to 69 years	1,292	3.6%
70 to 74 years	1,220	3.4%
75 to 84 years	1,611	4.5%
85 + years	519	1.4%
Total	36,082	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	33,560	93.0%
Black or African-American	1,066	3.0%
American Indian or Alaska Native	375	1.0%
Asian	115	0.3%
Native Hawaiian or Other Pacific Islander	4	0.0%
Some other race	25	0.1%
Population of two or more races	459	1.3%
Hispanic or Latino	478	1.3%
Total	36,082	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.52

AVERAGE FAMILY SIZE, 2000: 3.00

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	2.99
Black or African-American	3.16
American Indian or Alaska Native	2.99
Asian	3.12
Native Hawaiian or Other Pacific Islander	3.33
Some other race	3.54
Population of two or more races	3.18
Hispanic or Latino	3.42
Average, all races	3.00

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.1%	6.1%
Two person household	13.6%	5.6%

MEDIAN FAMILY INCOME, 2002: \$46,400

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	68%
Very low (31 to 50% of median)	40%
Low (51 to 80% of median)	12%
Moderate (81 to 100% of median)	8%

housing market data

NUMBER OF HOUSING UNITS: 15,299

PERCENT OCCUPIED: 89.7%

PERCENT VACANT: 10.3%

OWNER-OCCUPIED VACANCY RATE: 1.7%

RENTAL VACANCY RATE: 10.6%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	78.0%	22.0%
Black or African-American	52.5%	47.5%
American Indian or Alaska Native	79.2%	20.8%
Asian	70.8%	29.2%
Native Hawaiian or Other Pacific Islander	76.9%	23.1%
Some other race	58.3%	41.7%
Population of two or more races	62.6%	37.4%
Hispanic or Latino	64.4%	35.6%

EXPIRING USE UNITS:

Number: 88

HOUSING STOCK BUILT BEFORE 1939

Percent: 38.4%

HOUSING STOCK BUILT BEFORE 1979

Percent: 85.0%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	140
Section 236	144
Section 42	0
100% Section 8	0

Subsidized rental units/total number of units:

Percent: 20%

SPECIAL NEEDS POPULATIONS

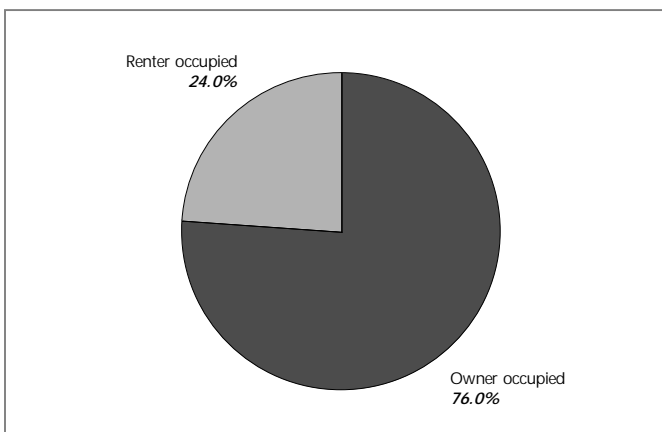
Number of AIDS cases: 19

Number of HIV cases: 13

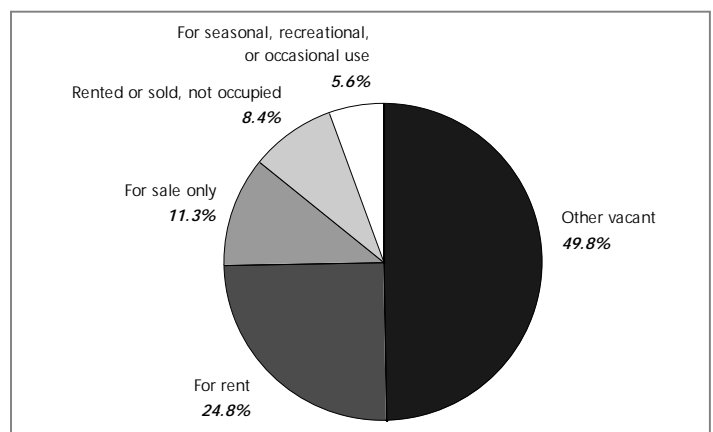
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.6%
Age 65 and over	9.4%
Age 75 +	30.7%
Total	5.9%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 37,629

RATE OF CHANGE (1990 to 2000): 9.3%

COUNTY SEAT: CRAWFORDSVILLE (POP. 15,243)

LARGEST CITY: CRAWFORDSVILLE (POP. 15,243)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,507	6.7%
5 to 9 years	2,855	7.6%
10 to 17 years	4,404	11.7%
18 to 24 years	3,391	9.0%
25 to 34 years	4,721	12.5%
35 to 44 years	6,027	16.0%
45 to 54 years	4,826	12.8%
55 to 64 years	3,676	9.8%
65 to 69 years	1,423	3.8%
70 to 74 years	1,287	3.4%
75 to 84 years	1,837	4.9%
85 + years	675	1.8%
Total	37,629	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	36,223	96.3%
Black or African-American	281	0.7%
American Indian or Alaska Native	73	0.2%
Asian	158	0.4%
Native Hawaiian or Other Pacific Islander	9	0.0%
Some other race	30	0.1%
Population of two or more races	244	0.6%
Hispanic or Latino	611	1.6%
Total	37,629	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.50**AVERAGE FAMILY SIZE, 2000: 2.97****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.96
Black or African-American	3.42
American Indian or Alaska Native	3.00
Asian	3.22
Native Hawaiian or Other Pacific Islander	3.00
Some other race	3.70
Population of two or more races	3.33
Hispanic or Latino	3.58
Average, all races	2.97

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.0%	6.9%
Two person household	13.5%	5.5%

MEDIAN FAMILY INCOME, 2002: \$55,200**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$14,900
Very low (31 to 50% of median)	\$24,850
Low (51 to 80 % of median)	\$39,750

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	66%
Very low (31 to 50% of median)	42%
Low (51 to 80% of median)	17%
Moderate (81 to 100% of median)	6%

housing market data

NUMBER OF HOUSING UNITS: 15,678

PERCENT OCCUPIED: 93.1%

PERCENT VACANT: 6.9%

OWNER-OCCUPIED VACANCY RATE: 1.7%

RENTAL VACANCY RATE: 8.5%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	76.5%	23.5%
Black or African-American	34.8%	65.2%
American Indian or Alaska Native	45.0%	55.0%
Asian	57.1%	42.9%
Native Hawaiian or Other Pacific Islander	0.0%	100.0%
Some other race	23.4%	76.6%
Population of two or more races	61.9%	38.1%
Hispanic or Latino	29.0%	71.0%

EXPIRING USE UNITS:

Number: 241

HOUSING STOCK BUILT BEFORE 1939

Percent: 30.3%

HOUSING STOCK BUILT BEFORE 1979

Percent: 78.6%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	216
Section 236	0
Section 42	139
100% Section 8	37

Subsidized rental units/total number of units:

Percent: 44%

SPECIAL NEEDS POPULATIONS

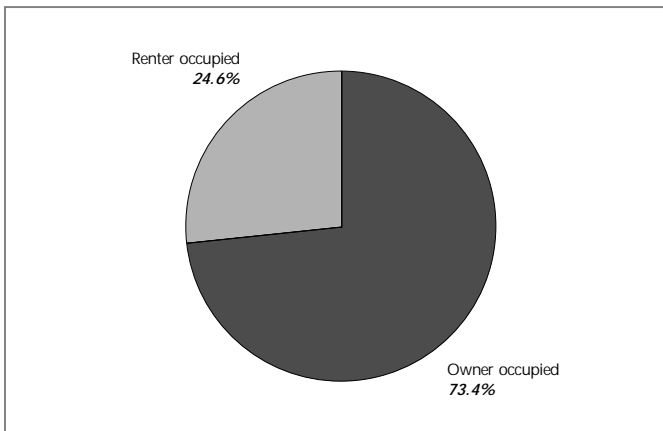
Number of AIDS cases: 27

Number of HIV cases: 10

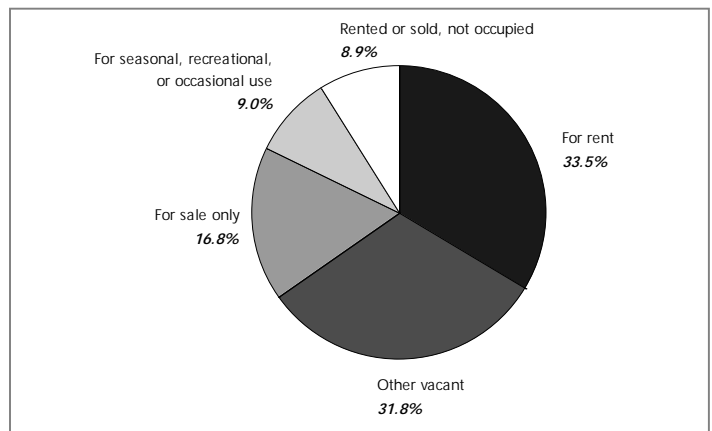
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.0%
Age 65 and over	10.2%
Age 75 +	30.2%
Total	5.7%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 46,275
RATE OF CHANGE (1990 to 2000): 22.2%

COUNTY SEAT: ALBION (POP. 2,284)
LARGEST CITY: KENDALLVILLE (POP. 9,616)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	3,695	8.0%
5 to 9 years	3,708	8.0%
10 to 17 years	6,021	13.0%
18 to 24 years	4,251	9.2%
25 to 34 years	6,626	14.3%
35 to 44 years	7,243	15.7%
45 to 54 years	5,979	12.9%
55 to 64 years	3,650	7.9%
65 to 69 years	1,391	3.0%
70 to 74 years	1,290	2.8%
75 to 84 years	1,821	3.9%
85 + years	600	1.3%
Total	46,275	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	42,221	91.2%
Black or African-American	172	0.4%
American Indian or Alaska Native	94	0.2%
Asian	166	0.4%
Native Hawaiian or Other Pacific Islander	8	0.0%
Some other race	8	0.0%
Population of two or more races	307	0.7%
Hispanic or Latino	3,299	7.1%
Total	46,275	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.73

AVERAGE FAMILY SIZE, 2000: 3.19

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	3.12
Black or African-American	3.32
American Indian or Alaska Native	3.57
Asian	3.83
Native Hawaiian or Other Pacific Islander	
Some other race	4.45
Population of two or more races	3.47
Hispanic or Latino	4.43
Average, all races	3.19

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	8.6%	5.2%
Two person household	12.3%	5.2%

MEDIAN FAMILY INCOME, 2002: \$59,500

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$16,050
Very low (31 to 50% of median)	\$26,800
Low (51 to 80 % of median)	\$42,850

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	63%
Very low (31 to 50% of median)	35%
Low (51 to 80% of median)	12%
Moderate (81 to 100% of median)	5%

housing market data

NUMBER OF HOUSING UNITS: 18,233

PERCENT OCCUPIED: 91.6%

PERCENT VACANT: 8.4%

OWNER-OCCUPIED VACANCY RATE: 2.3%

RENTAL VACANCY RATE: 6.9%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	82.2%	17.8%
Black or African-American	27.7%	72.3%
American Indian or Alaska Native	68.8%	31.3%
Asian	66.9%	33.1%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	57.3%	42.7%
Population of two or more races	59.9%	40.1%
Hispanic or Latino	63.1%	36.9%

EXPIRING USE UNITS:

Number: 224

HOUSING STOCK BUILT BEFORE 1939

Percent: 27.9%

HOUSING STOCK BUILT BEFORE 1979

Percent: 70.9%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	422
Section 236	0
Section 42	0
100% Section 8	336

Subsidized rental units/total number of units:

Percent: 75%

SPECIAL NEEDS POPULATIONS

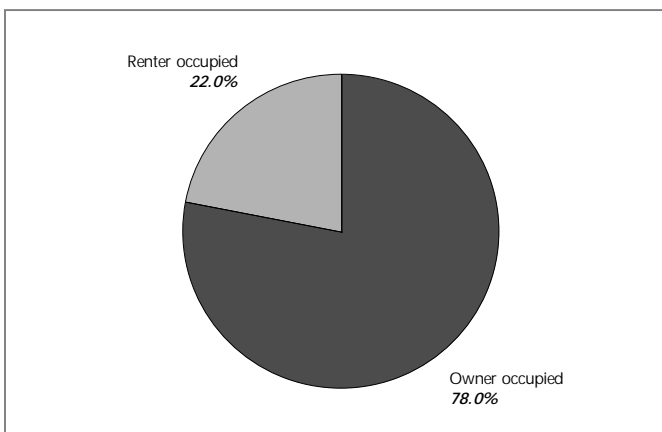
Number of AIDS cases: 13

Number of HIV cases: 5

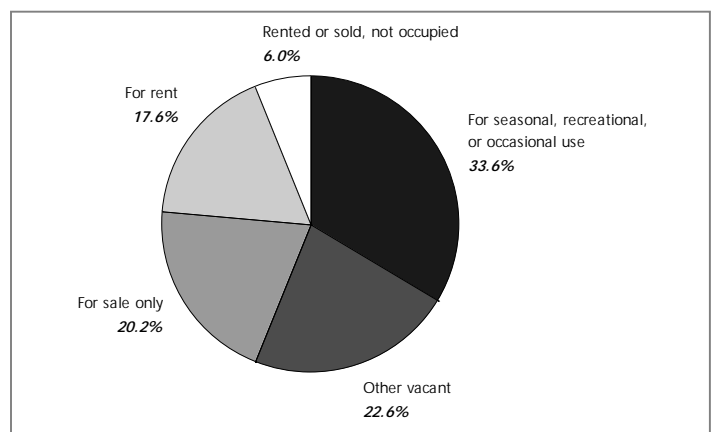
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.6%
Age 65 and over	12.6%
Age 75 +	27.7%
Total	5.8%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 17,241
RATE OF CHANGE (1990 to 2000): 11.9%

COUNTY SEAT: ROCKVILLE (POP. 2,765)
LARGEST CITY: ROCKVILLE (POP. 2,765)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	940	5.5%
5 to 9 years	1,122	6.5%
10 to 17 years	2,052	11.9%
18 to 24 years	1,259	7.3%
25 to 34 years	2,101	12.2%
35 to 44 years	2,853	16.5%
45 to 54 years	2,459	14.3%
55 to 64 years	1,925	11.2%
65 to 69 years	732	4.2%
70 to 74 years	660	3.8%
75 to 84 years	862	5.0%
85 + years	276	1.6%
Total	17,241	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	16,560	96.1%
Black or African-American	368	2.1%
American Indian or Alaska Native	41	0.2%
Asian	31	0.2%
Native Hawaiian or Other Pacific Islander	4	0.0%
Some other race	14	0.1%
Population of two or more races	119	0.7%
Hispanic or Latino	104	0.6%
Total	17,241	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.51

AVERAGE FAMILY SIZE, 2000: 2.97

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	2.96
Black or African-American	3.38
American Indian or Alaska Native	3.89
Asian	3.67
Native Hawaiian or Other Pacific Islander	
Some other race	8.00
Population of two or more races	2.91
Hispanic or Latino	3.31
Average, all races	2.97

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.6%	6.8%
Two person household	16.1%	6.7%

MEDIAN FAMILY INCOME, 2002: \$45,700

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	60%
Very low (31 to 50% of median)	29%
Low (51 to 80% of median)	8%
Moderate (81 to 100% of median)	5%

housing market data

NUMBER OF HOUSING UNITS: 7,539

PERCENT OCCUPIED: 85.1%

PERCENT VACANT: 14.9%

OWNER-OCCUPIED VACANCY RATE: 2.1%

RENTAL VACANCY RATE: 6.7%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	81.7%	18.3%
Black or African-American	50.0%	50.0%
American Indian or Alaska Native	95.1%	4.9%
Asian	50.0%	50.0%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	76.2%	23.8%
Population of two or more races	69.0%	31.0%
Hispanic or Latino	62.5%	37.5%

EXPIRING USE UNITS:

Number: 60

HOUSING STOCK BUILT BEFORE 1939

Percent: 31.8%

HOUSING STOCK BUILT BEFORE 1979

Percent: 81.0%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	138
Section 236	0
Section 42	0
100% Section 8	60

Subsidized rental units/total number of units:

Percent: 88%

SPECIAL NEEDS POPULATIONS

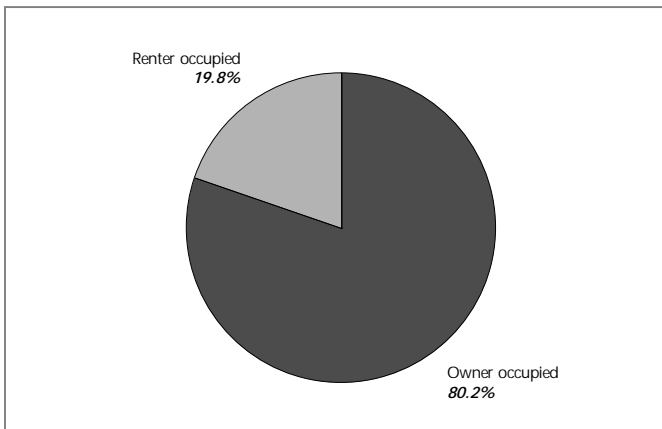
Number of AIDS cases: 8

Number of HIV cases: 5

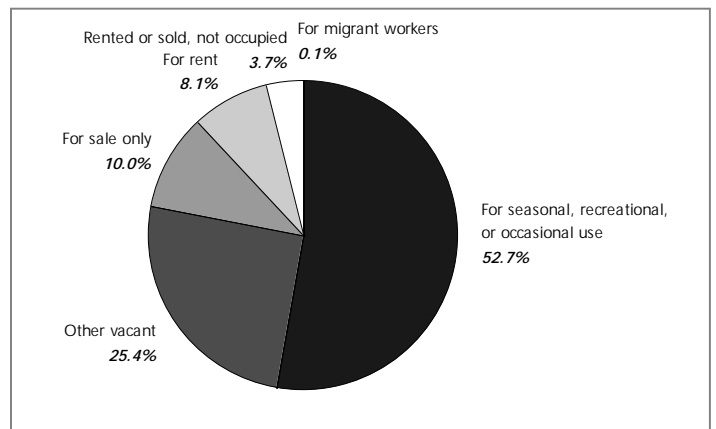
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.2%
Age 65 and over	11.8%
Age 75 +	34.1%
Total	6.7%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 18,899
RATE OF CHANGE (1990 to 2000): -1.1%

COUNTY SEAT: TELL CITY (POP. 7,845)
LARGEST CITY: TELL CITY (POP. 7,845)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,021	5.4%
5 to 9 years	1,166	6.2%
10 to 17 years	2,138	11.3%
18 to 24 years	1,844	9.8%
25 to 34 years	2,369	12.5%
35 to 44 years	3,144	16.6%
45 to 54 years	2,678	14.2%
55 to 64 years	1,721	9.1%
65 to 69 years	742	3.9%
70 to 74 years	713	3.8%
75 to 84 years	1,029	5.4%
85 + years	334	1.8%
Total	18,899	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	18,345	97.1%
Black or African-American	272	1.4%
American Indian or Alaska Native	32	0.2%
Asian	22	0.1%
Native Hawaiian or Other Pacific Islander	3	0.0%
Some other race	5	0.0%
Population of two or more races	87	0.5%
Hispanic or Latino	133	0.7%
Total	18,899	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.45

AVERAGE FAMILY SIZE, 2000: 2.96

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	2.96
Black or African-American	2.67
American Indian or Alaska Native	3.00
Asian	3.20
Native Hawaiian or Other Pacific Islander	
Some other race	3.50
Population of two or more races	2.25
Hispanic or Latino	3.24
Average, all races	2.96

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	12.7%	7.7%
Two person household	15.0%	6.7%

MEDIAN FAMILY INCOME, 2002: \$49,000

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	66%
Very low (31 to 50% of median)	33%
Low (51 to 80% of median)	9%
Moderate (81 to 100% of median)	2%

housing market data

NUMBER OF HOUSING UNITS: 8,223

PERCENT OCCUPIED: 88.4%

PERCENT VACANT: 11.6%

OWNER-OCCUPIED VACANCY RATE: 1.7%

RENTAL VACANCY RATE: 9.5%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	83.1%	16.9%
Black or African-American	18.8%	81.3%
American Indian or Alaska Native	47.1%	52.9%
Asian	85.0%	15.0%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	41.2%	58.8%
Population of two or more races	68.0%	32.0%
Hispanic or Latino	55.7%	44.3%

EXPIRING USE UNITS:

Number: 93

HOUSING STOCK BUILT BEFORE 1939

Percent: 23.3%

HOUSING STOCK BUILT BEFORE 1979

Percent: 77.5%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	24
Section 236	0
Section 42	0
100% Section 8	223

Subsidized rental units/total number of units:

Percent: 65%

SPECIAL NEEDS POPULATIONS

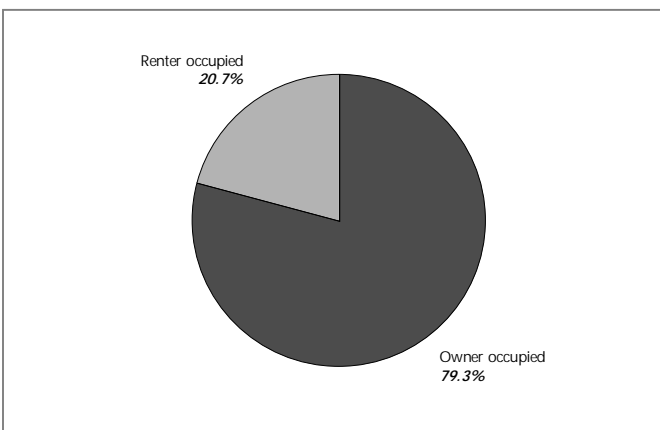
Number of AIDS cases: 12

Number of HIV cases: 2

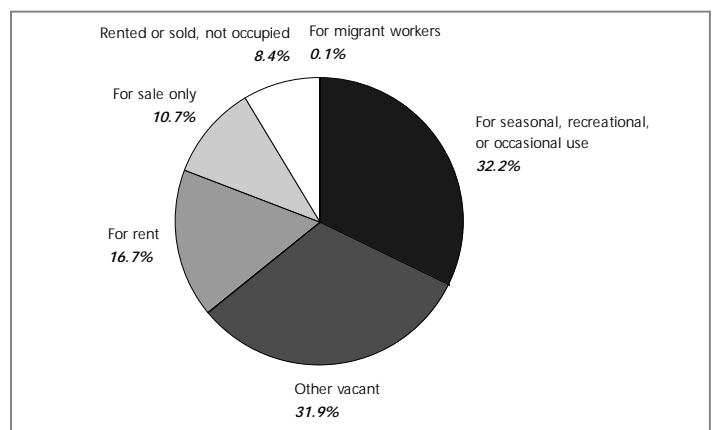
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.9%
Age 65 and over	9.3%
Age 75 +	25.4%
Total	6.2%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 27,061
RATE OF CHANGE (1990 to 2000): 4.2%

COUNTY SEAT: MOUNT VERNON (POP. 7,478)
LARGEST CITY: MOUNT VERNON (POP. 7,478)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,718	6.3%
5 to 9 years	2,033	7.5%
10 to 17 years	3,640	13.5%
18 to 24 years	1,992	7.4%
25 to 34 years	3,073	11.4%
35 to 44 years	4,764	17.6%
45 to 54 years	3,926	14.5%
55 to 64 years	2,552	9.4%
65 to 69 years	958	3.5%
70 to 74 years	883	3.3%
75 to 84 years	1,161	4.3%
85 + years	361	1.3%
Total	27,061	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	26,443	97.7%
Black or African-American	231	0.9%
American Indian or Alaska Native	66	0.2%
Asian	42	0.2%
Native Hawaiian or Other Pacific Islander	1	0.0%
Some other race	13	0.0%
Population of two or more races	147	0.5%
Hispanic or Latino	118	0.4%
Total	27,061	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.63

AVERAGE FAMILY SIZE, 2000: 3.08

AVERAGE FAMILY SIZE BY RACE, 2000

	<i>Average family size</i>
White	3.08
Black or African-American	3.26
American Indian or Alaska Native	2.59
Asian	3.40
Native Hawaiian or Other Pacific Islander	4.00
Some other race	2.86
Population of two or more races	3.13
Hispanic or Latino	3.29
Average, all races	3.08

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.8%	7.2%
Two person household	15.3%	6.5%

MEDIAN FAMILY INCOME, 2002: \$54,700

SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$14,750
Very low (31 to 50% of median)	\$24,600
Low (51 to 80 % of median)	\$39,400

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	66%
Very low (31 to 50% of median)	30%
Low (51 to 80% of median)	14%
Moderate (81 to 100% of median)	10%

housing market data

NUMBER OF HOUSING UNITS: 11,076

PERCENT OCCUPIED: 92.1%

PERCENT VACANT: 7.9%

OWNER-OCCUPIED VACANCY RATE: 1.6%

RENTAL VACANCY RATE: 12.4%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	84.5%	15.5%
Black or African-American	40.6%	59.4%
American Indian or Alaska Native	78.6%	21.4%
Asian	82.6%	17.4%
Native Hawaiian or Other Pacific Islander	100.0%	0.0%
Some other race	65.1%	34.9%
Population of two or more races	62.1%	37.9%
Hispanic or Latino	69.9%	30.1%

EXPIRING USE UNITS:

Number: 116

HOUSING STOCK BUILT BEFORE 1939

Percent: 21.6%

HOUSING STOCK BUILT BEFORE 1979

Percent: 78.5%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	60
Section 202	0
Section 42	37
100% Section 8	204

Subsidized rental units/total number of units:

Percent: 72%

SPECIAL NEEDS POPULATIONS

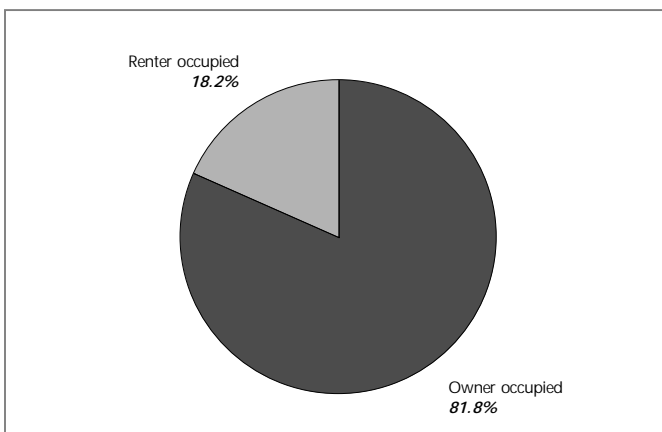
Number of AIDS cases: 8

Number of HIV cases: 0

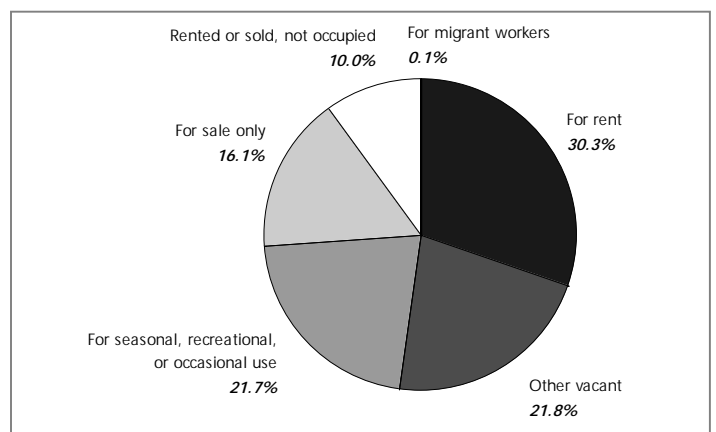
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.8%
Age 65 and over	11.5%
Age 75 +	29.6%
Total	6.1%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 36,019

RATE OF CHANGE (1990 to 2000): 18.8%

COUNTY SEAT: GREENCASTLE (POP. 9,880)

LARGEST CITY: GREENCASTLE (POP. 9,840)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,215	6.1%
5 to 9 years	2,331	6.5%
10 to 17 years	3,949	11.0%
18 to 24 years	4,756	13.2%
25 to 34 years	4,673	13.0%
35 to 44 years	5,858	16.3%
45 to 54 years	4,447	12.3%
55 to 64 years	3,349	9.3%
65 to 69 years	1,381	3.8%
70 to 74 years	1,135	3.2%
75 to 84 years	1,349	3.7%
85 + years	576	1.6%
Total	36,019	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	33,972	94.3%
Black or African-American	1,044	2.9%
American Indian or Alaska Native	102	0.3%
Asian	185	0.5%
Native Hawaiian or Other Pacific Islander	11	0.0%
Some other race	13	0.0%
Population of two or more races	280	0.8%
Hispanic or Latino	412	1.1%
Total	36,019	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.56**AVERAGE FAMILY SIZE, 2000: 2.99****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.99
Black or African-American	3.22
American Indian or Alaska Native	3.26
Asian	2.94
Native Hawaiian or Other Pacific Islander	
Some other race	3.64
Population of two or more races	3.16
Hispanic or Latino	3.18
Average, all races	2.99

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	9.4%	5.3%
Two person household	15.0%	5.7%

MEDIAN FAMILY INCOME, 2002: \$54,600**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$14,750
Very low (31 to 50% of median)	\$24,550
Low (51 to 80 % of median)	\$39,300

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	67%
Very low (31 to 50% of median)	44%
Low (51 to 80% of median)	20%
Moderate (81 to 100% of median)	8%

housing market data

NUMBER OF HOUSING UNITS: 13,505

PERCENT OCCUPIED: 91.6%

PERCENT VACANT: 8.4%

OWNER-OCCUPIED VACANCY RATE: 2.3%

RENTAL VACANCY RATE: 5.2%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	81.5%	18.5%
Black or African-American	67.1%	32.9%
American Indian or Alaska Native	62.2%	37.8%
Asian	52.2%	47.8%
Native Hawaiian or Other Pacific Islander	0.0%	100%
Some other race	53.1%	46.9%
Population of two or more races	70.1%	29.9%
Hispanic or Latino	48.3%	51.7%

EXPIRING USE UNITS:

Number: 132

HOUSING STOCK BUILT BEFORE 1939

Percent: 23.3%

HOUSING STOCK BUILT BEFORE 1979

Percent: 67.6%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	169
Section 236	0
Section 42	0
100% Section 8	25

Subsidized rental units/total number of units:

Percent: 31%

SPECIAL NEEDS POPULATIONS

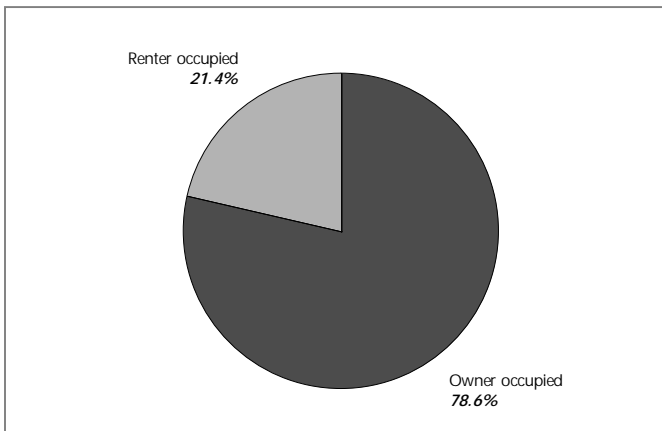
Number of AIDS cases: 37

Number of HIV cases: 17

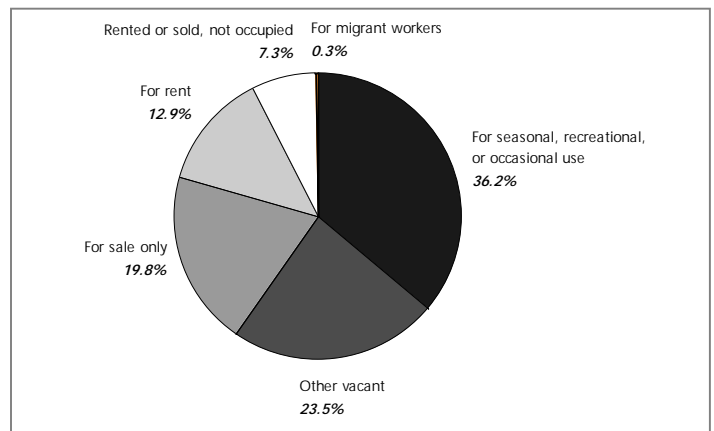
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.1%
Age 65 and over	10.1%
Age 75 +	26.9%
Total	5.4%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 27,401

RATE OF CHANGE (1990 to 2000): 0.9%

COUNTY SEAT: WINCHESTER (POP. 5,037)

LARGEST CITY: WINCHESTER (POP. 5,037)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,835	6.7%
5 to 9 years	1,901	6.9%
10 to 17 years	3,169	11.6%
18 to 24 years	2,165	7.9%
25 to 34 years	3,372	12.3%
35 to 44 years	4,113	15.0%
45 to 54 years	3,717	13.6%
55 to 64 years	2,797	10.2%
65 to 69 years	1,182	4.3%
70 to 74 years	1,099	4.0%
75 to 84 years	1,508	5.5%
85 + years	543	2.0%
Total	27,401	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	26,716	97.5%
Black or African-American	64	0.2%
American Indian or Alaska Native	50	0.2%
Asian	41	0.1%
Native Hawaiian or Other Pacific Islander	8	0.0%
Some other race	8	0.0%
Population of two or more races	181	0.7%
Hispanic or Latino	333	1.2%
Total	27,401	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.48**AVERAGE FAMILY SIZE, 2000: 2.95****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.94
Black or African-American	3.27
American Indian or Alaska Native	2.75
Asian	3.44
Native Hawaiian or Other Pacific Islander	4.00
Some other race	3.84
Population of two or more races	3.32
Hispanic or Latino	3.64
Average, all races	2.95

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.9%	7.2%
Two person household	15.6%	6.7%

MEDIAN FAMILY INCOME, 2002: \$43,000**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	73%
Very low (31 to 50% of median)	36%
Low (51 to 80% of median)	12%
Moderate (81 to 100% of median)	7%

housing market data

NUMBER OF HOUSING UNITS: 11,775

PERCENT OCCUPIED: 92.9%

PERCENT VACANT: 7.1%

OWNER-OCCUPIED VACANCY RATE: 1.8%

RENTAL VACANCY RATE: 7.5%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	77.5%	22.5%
Black or African-American	75.5%	24.5%
American Indian or Alaska Native	67.4%	32.6%
Asian	53.7%	46.3%
Native Hawaiian or Other Pacific Islander	80.0%	20.0%
Some other race	43.0%	57.0%
Population of two or more races	53.5%	46.5%
Hispanic or Latino	46.3%	53.7%

EXPIRING USE UNITS:

Number: 77

HOUSING STOCK BUILT BEFORE 1939

Percent: 42.8%

HOUSING STOCK BUILT BEFORE 1979

Percent: 88.6%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	214
Section 236	0
Section 42	0
100% Section 8	48

Subsidized rental units/total number of units:

Percent: 85%

SPECIAL NEEDS POPULATIONS

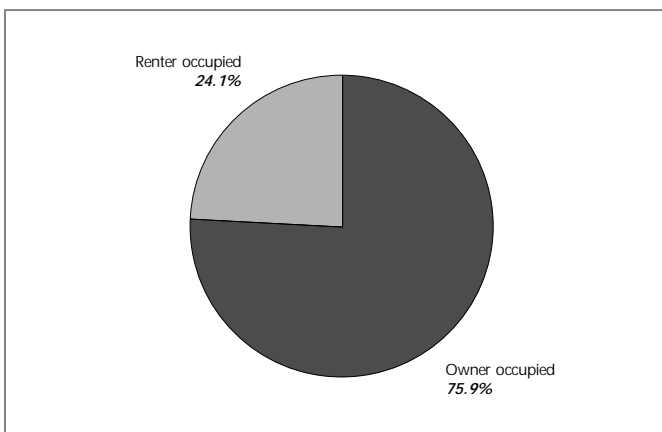
Number of AIDS cases: 14

Number of HIV cases: 6

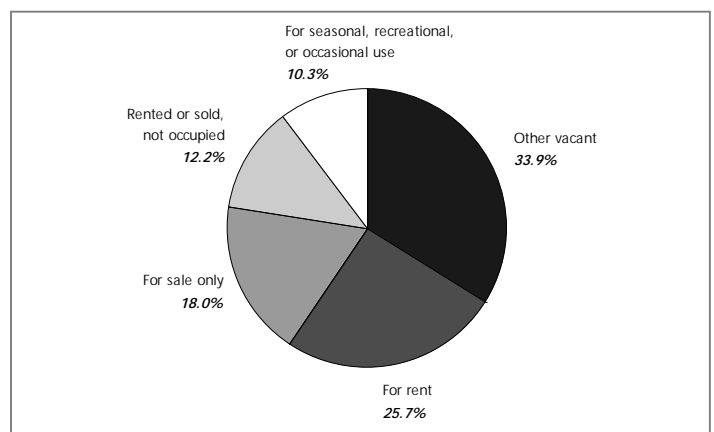
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.8%
Age 65 and over	10.8%
Age 75 +	28.6%
Total	6.6%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 20,391

RATE OF CHANGE (1990 to 2000): 4.6%

COUNTY SEAT: ROCKPORT (POP. 2,160)

LARGEST CITY: ROCKPORT (POP. 2,160)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,276	6.3%
5 to 9 years	1,522	7.5%
10 to 17 years	2,599	12.7%
18 to 24 years	1,496	7.3%
25 to 34 years	2,530	12.4%
35 to 44 years	3,408	16.7%
45 to 54 years	2,907	14.3%
55 to 64 years	2,011	9.9%
65 to 69 years	791	3.9%
70 to 74 years	686	3.4%
75 to 84 years	875	4.3%
85 + years	290	1.4%
Total	20,391	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	19,793	97.1%
Black or African-American	110	0.5%
American Indian or Alaska Native	44	0.2%
Asian	39	0.2%
Native Hawaiian or Other Pacific Islander	1	0.0%
Some other race	10	0.0%
Population of two or more races	91	0.4%
Hispanic or Latino	303	1.5%
Total	20,391	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.65**AVERAGE FAMILY SIZE, 2000: 3.07****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	3.06
Black or African-American	3.34
American Indian or Alaska Native	2.64
Asian	3.14
Native Hawaiian or Other Pacific Islander	
Some other race	4.17
Population of two or more races	2.81
Hispanic or Latino	3.69
Average, all races	3.07

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	10.0%	5.7%
Two person household	14.3%	5.6%

MEDIAN FAMILY INCOME, 2002: \$55,500**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$15,000
Very low (31 to 50% of median)	\$25,000
Low (51 to 80 % of median)	\$39,950

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	57%
Very low (31 to 50% of median)	36%
Low (51 to 80% of median)	15%
Moderate (81 to 100% of median)	6%

housing market data

NUMBER OF HOUSING UNITS: 8,333

PERCENT OCCUPIED: 90.8%

PERCENT VACANT: 9.2%

OWNER-OCCUPIED VACANCY RATE: 1.7%

RENTAL VACANCY RATE: 12.4%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	86.0%	14.0%
Black or African-American	65.2%	34.8%
American Indian or Alaska Native	46.9%	53.1%
Asian	72.7%	27.3%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	65.5%	34.5%
Population of two or more races	74.6%	25.4%
Hispanic or Latino	60.4%	39.6%

EXPIRING USE UNITS:

Number: 22

HOUSING STOCK BUILT BEFORE 1939

Percent: 20.4%

HOUSING STOCK BUILT BEFORE 1979

Percent: 73.2%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	24
Section 236	0
Section 42	0
100% Section 8	0

Subsidized rental units/total number of units:

Percent: 13%

SPECIAL NEEDS POPULATIONS

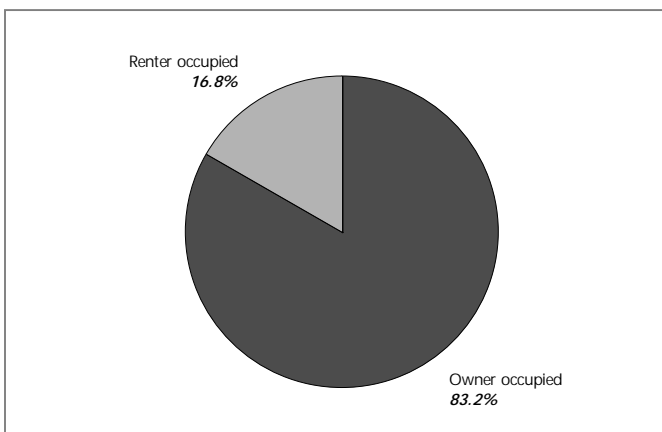
Number of AIDS cases: 9

Number of HIV cases: 5

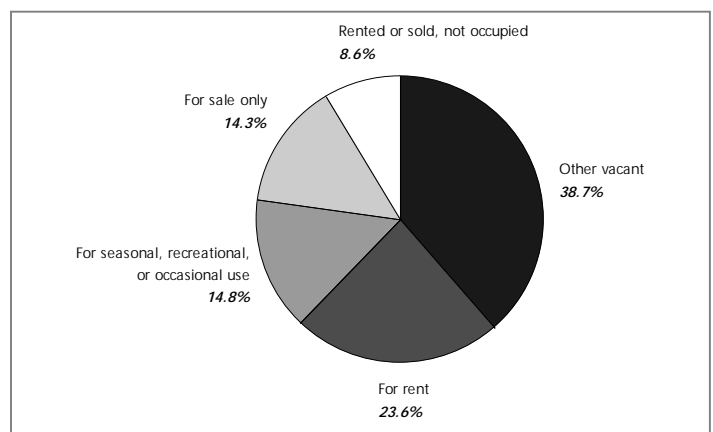
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.0%
Age 65 and over	17.2%
Age 75 +	31.3%
Total	7.1%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 33,214

RATE OF CHANGE (1990 to 2000): 21.0%

COUNTY SEAT: ANGOLA (POP. 7,344)

LARGEST CITY: ANGOLA (POP. 7,344)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	2,199	6.6%
5 to 9 years	2,442	7.4%
10 to 17 years	3,880	11.7%
18 to 24 years	3,462	10.4%
25 to 34 years	4,356	13.1%
35 to 44 years	5,123	15.4%
45 to 54 years	4,609	13.9%
55 to 64 years	3,207	9.7%
65 to 69 years	1,185	3.6%
70 to 74 years	1,000	3.0%
75 to 84 years	1,286	3.9%
85 + years	465	1.4%
Total	33,214	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	31,931	96.1%
Black or African-American	119	0.4%
American Indian or Alaska Native	94	0.3%
Asian	132	0.4%
Native Hawaiian or Other Pacific Islander	6	0.0%
Some other race	19	0.1%
Population of two or more races	230	0.7%
Hispanic or Latino	683	2.1%
Total	33,214	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.53**AVERAGE FAMILY SIZE, 2000: 3.00****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.99
Black or African-American	2.96
American Indian or Alaska Native	3.17
Asian	2.89
Native Hawaiian or Other Pacific Islander	2.00
Some other race	3.89
Population of two or more races	3.08
Hispanic or Latino	3.81
Average, all races	3.00

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	9.1%	5.4%
Two person household	12.7%	5.0%

MEDIAN FAMILY INCOME, 2002: \$56,000**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$15,100
Very low (31 to 50% of median)	\$25,200
Low (51 to 80 % of median)	\$40,300

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	59%
Very low (31 to 50% of median)	43%
Low (51 to 80% of median)	15%
Moderate (81 to 100% of median)	6%

housing market data

NUMBER OF HOUSING UNITS: 17,337

PERCENT OCCUPIED: 73.5%

PERCENT VACANT: 26.5%

OWNER-OCCUPIED VACANCY RATE: 2.3%

RENTAL VACANCY RATE: 8.7%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	81.3%	18.7%
Black or African-American	46.0%	54.0%
American Indian or Alaska Native	66.3%	33.7%
Asian	43.6%	56.4%
Native Hawaiian or Other Pacific Islander	57.1%	42.9%
Some other race	43.9%	56.1%
Population of two or more races	55.2%	44.8%
Hispanic or Latino	51.9%	48.1%

EXPIRING USE UNITS:

Number: 76

HOUSING STOCK BUILT BEFORE 1939

Percent: 22.9%

HOUSING STOCK BUILT BEFORE 1979

Percent: 70.7%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	56
Section 202	40
Section 42	0
100% Section 8	71

Subsidized rental units/total number of units:

Percent: 33%

SPECIAL NEEDS POPULATIONS

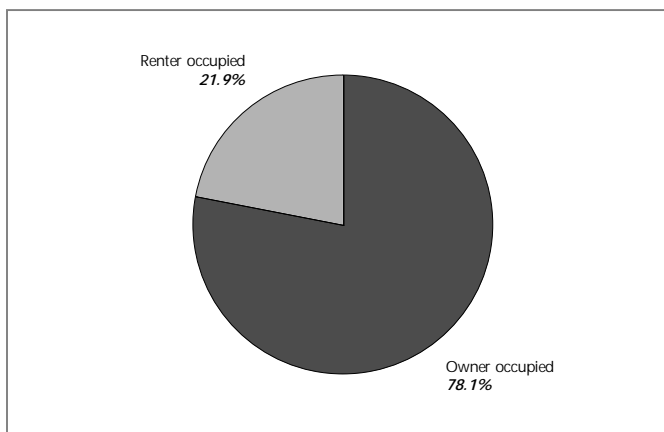
Number of AIDS cases: 10

Number of HIV cases: 6

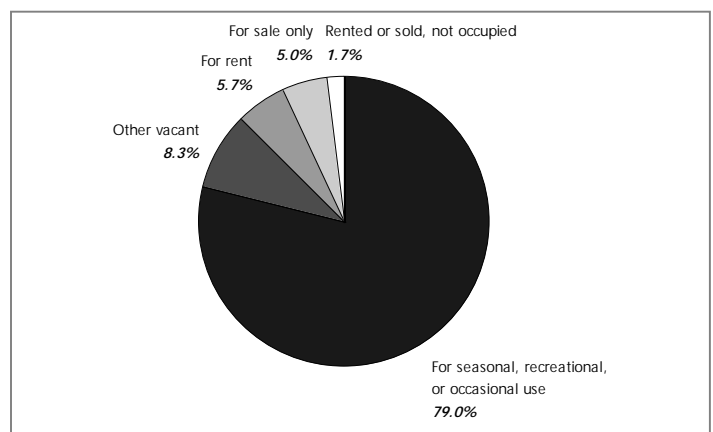
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	3.8%
Age 65 and over	12.9%
Age 75 +	28.3%
Total	6.3%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 21,751

RATE OF CHANGE (1990 to 2000): 14.5%

COUNTY SEAT: SULLIVAN (POP. 4,617)

LARGEST CITY: SULLIVAN (POP. 4,617)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	1,223	5.6%
5 to 9 years	1,349	6.2%
10 to 17 years	2,340	10.8%
18 to 24 years	2,035	9.4%
25 to 34 years	3,118	14.3%
35 to 44 years	3,518	16.2%
45 to 54 years	3,061	14.1%
55 to 64 years	2,041	9.4%
65 to 69 years	785	3.6%
70 to 74 years	790	3.6%
75 to 84 years	1,127	5.2%
85 + years	364	1.7%
Total	21,751	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	20,380	93.7%
Black or African-American	928	4.3%
American Indian or Alaska Native	54	0.2%
Asian	29	0.1%
Native Hawaiian or Other Pacific Islander	0	0.0%
Some other race	12	0.1%
Population of two or more races	169	0.8%
Hispanic or Latino	179	0.8%
Total	21,751	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.49**AVERAGE FAMILY SIZE, 2000: 2.96****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.96
Black or African-American	3.90
American Indian or Alaska Native	4.17
Asian	3.83
Native Hawaiian or Other Pacific Islander	
Some other race	3.78
Population of two or more races	2.89
Hispanic or Latino	3.42
Average, all races	2.96

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	13.1%	8.2%
Two person household	14.6%	6.2%

MEDIAN FAMILY INCOME, 2002: \$41,800**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	62%
Very low (31 to 50% of median)	35%
Low (51 to 80% of median)	10%
Moderate (81 to 100% of median)	5%

housing market data

NUMBER OF HOUSING UNITS: 8,804

PERCENT OCCUPIED: 88.8%

PERCENT VACANT: 11.2%

OWNER-OCCUPIED VACANCY RATE: 3.0%

RENTAL VACANCY RATE: 12.2%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	82.0%	18.0%
Black or African-American	45.2%	54.8%
American Indian or Alaska Native	74.6%	25.4%
Asian	75.0%	25.0%
Native Hawaiian or Other Pacific Islander	0.0%	0.0%
Some other race	75.7%	24.3%
Population of two or more races	74.8%	25.2%
Hispanic or Latino	68.2%	31.8%

EXPIRING USE UNITS:

Number: 0

HOUSING STOCK BUILT BEFORE 1939

Percent: 38.5%

HOUSING STOCK BUILT BEFORE 1979

Percent: 86.8%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	110
Section 202	0
Section 42	0
100% Section 8	258

Subsidized rental units/total number of units:

Percent: 81%

SPECIAL NEEDS POPULATIONS

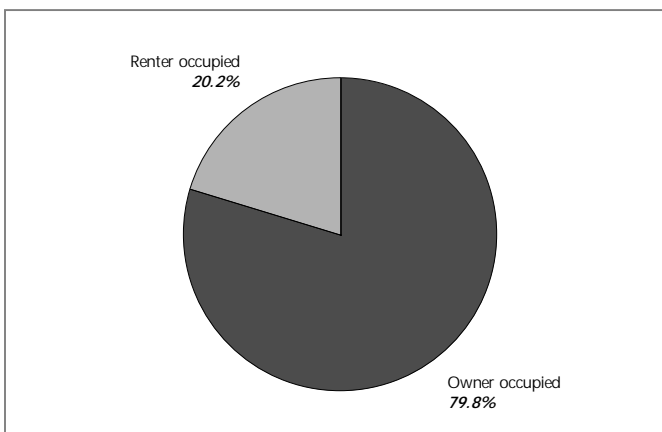
Number of AIDS cases: 14

Number of HIV cases: 8

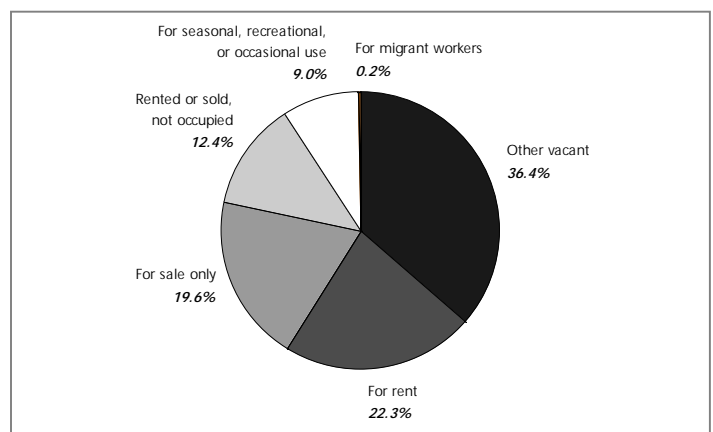
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.4%
Age 65 and over	12.9%
Age 75 +	35.5%
Total	8.4%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

POPULATION (2000): 71,097

RATE OF CHANGE (1990 to 2000): -1.2%

COUNTY SEAT: RICHMOND (POP. 39,124)

LARGEST CITY: RICHMOND (POP. 39,124)

AGE, 2000

	<i>Number</i>	<i>Percent</i>
0 to 5 years	4,430	6.2%
5 to 9 years	4,686	6.6%
10 to 17 years	8,099	11.4%
18 to 24 years	6,524	9.2%
25 to 34 years	8,995	12.7%
35 to 44 years	10,535	14.8%
45 to 54 years	9,591	13.5%
55 to 64 years	7,071	9.9%
65 to 69 years	2,913	4.1%
70 to 74 years	2,915	4.1%
75 to 84 years	3,965	5.6%
85 + years	1,373	1.9%
Total	71,097	100%

RACE AND ETHNICITY, 2000

	<i>Number</i>	<i>Percent</i>
White	64,967	91.4%
Black or African-American	3,594	5.1%
American Indian or Alaska Native	130	0.2%
Asian	356	0.5%
Native Hawaiian or Other Pacific Islander	18	0.0%
Some other race	128	0.2%
Population of two or more races	933	1.3%
Hispanic or Latino	971	1.4%
Total	71,097	100%

AVERAGE HOUSEHOLD SIZE, 2000: 2.42**AVERAGE FAMILY SIZE, 2000: 2.92****AVERAGE FAMILY SIZE BY RACE, 2000**

	<i>Average family size</i>
White	2.91
Black or African-American	3.12
American Indian or Alaska Native	3.67
Asian	3.17
Native Hawaiian or Other Pacific Islander	2.25
Some other race	3.56
Population of two or more races	2.91
Hispanic or Latino	3.37
Average, all races	2.92

ELDERLY HOUSEHOLDS/TOTAL HOUSEHOLDS 2000

	<i>% age 65+</i>	<i>% age 75+</i>
One person household	11.8%	7.2%
Two person household	15.3%	6.5%

MEDIAN FAMILY INCOME, 2002: \$44,000**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2002**

<i>Income range</i>	<i>3 person family</i>
Extremely low (0 to 30% of median)	\$13,600
Very low (31 to 50% of median)	\$22,650
Low (51 to 80 % of median)	\$36,200

PERCENT OF HOUSEHOLDS COST BURDENED, 1990

<i>Income range</i>	<i>Percent cost burden > 30%</i>
Extremely low (0 to 30% of median)	70%
Very low (31 to 50% of median)	46%
Low (51 to 80% of median)	18%
Moderate (81 to 100% of median)	9%

housing market data

NUMBER OF HOUSING UNITS: 30,468

PERCENT OCCUPIED: 93.4%

PERCENT VACANT: 6.6%

OWNER-OCCUPIED VACANCY RATE: 1.7%

RENTAL VACANCY RATE: 8.6%

TENURE BY RACE AND ETHNICITY

	<i>Owner Occupied</i>	<i>Renter Occupied</i>
White	72.5%	27.5%
Black or African-American	46.5%	53.5%
American Indian or Alaska Native	48.0%	52.0%
Asian	56.3%	43.7%
Native Hawaiian or Other Pacific Islander	53.8%	46.2%
Some other race	25.5%	74.5%
Population of two or more races	47.8%	52.2%
Hispanic or Latino	30.1%	69.9%

EXPIRING USE UNITS:

Number: 733

HOUSING STOCK BUILT BEFORE 1939

Percent: 35.3%

HOUSING STOCK BUILT BEFORE 1979

Percent: 90.4%

NUMBER OF RENTAL UNITS BY SUBSIDY TYPE, 1999

<i>Program</i>	<i>Number of units</i>
Rural Development	0
Section 236	112
Section 42	403
100% Section 8	213

Subsidized rental units/total number of units:

Percent: 56%

SPECIAL NEEDS POPULATIONS

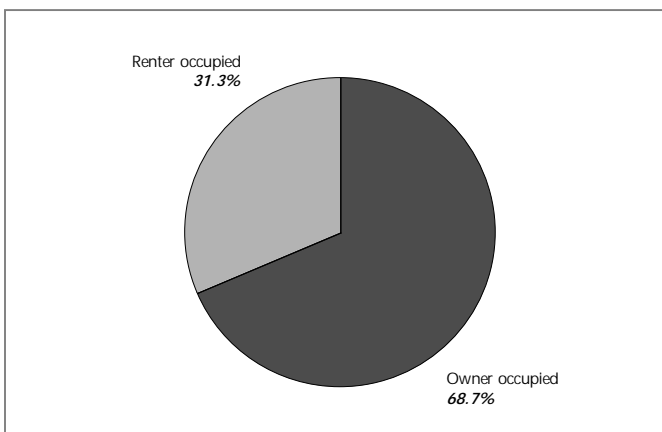
Number of AIDS cases: 82

Number of HIV cases: 31

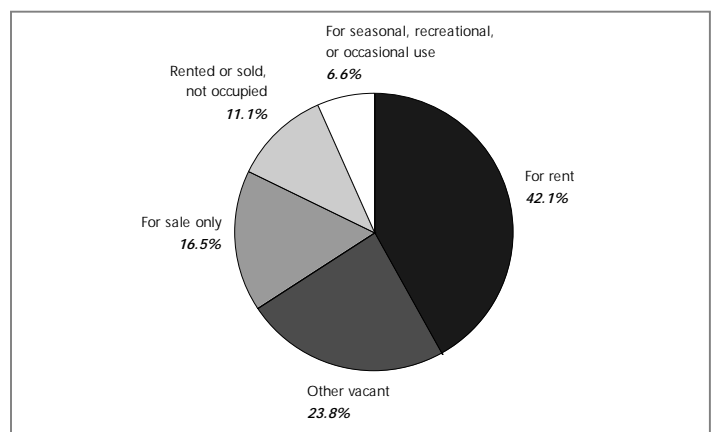
PERSONS WITH MOBILITY LIMITATIONS, 1990

	<i>Percent</i>
Ages 16 to 64	4.4%
Age 65 and over	12.7%
Age 75 +	28.6%
Total	7.1%

TENURE, 2000



VACANCY STATUS, 2000



See Data Sources page at the beginning of this section for data sources, definitions, and website links.

SECTION V.
Special Needs Populations

SECTION V.

Special Needs Populations

Introduction

This section discusses the housing and community development needs of special needs populations in Indiana, pursuant to Sections 91.305 and 91.315 of the State Government Consolidated Plan Regulations.

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services. The groups discussed in this section include:

- The elderly;
- Persons experiencing homelessness;
- Persons with developmental disabilities;
- Persons with HIV/AIDS;
- Persons with physical disabilities;
- Persons with mental illnesses and/or substance abuse problems; and
- Migrant agricultural workers.

A list of data sources used in assessing the needs of these populations is provided at the end of this section.

Individuals with extremely low and very low incomes are also considered a special needs group by many policymakers and advocates. Because the needs of this group are given attention in other sections of this report, low income populations are not included here as a specific special needs group.

Summary

- There were 752,831 elderly persons living in 462,300 households in Indiana in 2000. The majority of elderly in the State own their homes and live somewhat independently. However, national estimates suggest that approximately 27,000 elderly residents in nonentitlement areas of Indiana live in housing that is in substandard condition. One-fourth of the elderly in the State are estimated to have a mobility or self care limitation. With the total elderly population projected to grow to 781,000 by 2005 and 844,000 by 2010, the likely trend is for the magnitude of these needs to increase.

- A recent study of persons experiencing homelessness in Indianapolis indicates that 12,500 to 15,000 people in the City experience homelessness during any one year. Applying these numbers to statewide population figures, it is estimated that nearly 100,000 Hoosiers experienced homelessness in 2001. The latest data from the Continuum of Care (2000) estimate the statewide population of persons experiencing homelessness at 88,000. An additional 437,097 households are cost burdened – i.e., their rent or mortgage payment constitutes more than 30 percent of their monthly income – placing them at risk of homelessness. These individuals may be forced to move in with friends or relatives or live in other temporary housing because of difficulties in finding housing of their own.
- According to a 2000 study conducted by the Association of Rehabilitation Facilities of Indiana, there are approximately 70,000 persons with developmental disabilities in Indiana. The trend in serving these individuals is to move away from institutional care toward small group homes and integrated community settings. Through objectives and goals established as a result of the recent Olmstead initiative, Indiana is making considerable progress toward the full community integration of persons with developmental disabilities.
- According to the most recent data on HIV/AIDS populations, between 1,884 and 3,140 people living with HIV/AIDS in Indiana need housing, but there are currently only 92 subsidized units in the State targeted to such individuals. An additional 123 persons receive long term rental assistance and 211 persons receive short term rental assistance through HOPWA. Persons with HIV/AIDS typically face a number of challenges in obtaining housing that meets their needs (e.g., requirements for health services).
- The total number of individuals with severe physical disabilities in the State is estimated at approximately 605,000. Approximately 363,000 people with physical disabilities in the State reside in nonentitlement areas. Although these individuals have access to various state and federal income and housing subsidy programs to support their housing needs, these programs may not be adequate, depending on individual needs.
- There are approximately 236,000 individuals with mental illnesses in Indiana, 68,000 of whom are low income and are the target of programs offered by the Division of Mental Health. The Division serves an additional 26,000 people at any one time with substance abuse problems. Funding of housing programs and other resources for these individuals is weighted toward cities, making it likely that persons with mental illnesses or substance abuse problems are more likely to face a housing shortage in the State's nonentitlement areas.
- The number of migrant agricultural workers in the State is estimated to be about 8,000. Although housing for these workers is historically provided by the growers, this housing is often overcrowded, with several families residing under one roof. Many of the existing housing units are of substandard quality and are not well maintained. The housing needs of migrant agricultural workers are hard to quantify due to the lack of data at the state level. However, national data indicate that the need for affordable quality housing is great.

The Elderly

Total population. According to 2000 U.S. Census data, there were 752,831 persons over the age of 65 living in Indiana in 2000, an 8.2 percent increase over the 1990 total of 695,945. The State's elderly population is expected to grow to over 781,000 people in 2005 and over 844,000 people in 2010, a 12.1 percent increase from 2000. The elderly make up 12.48 percent of the State's population currently; by 2010 this is expected to increase to 13.3 percent. Nationally, the elderly constituted 12.4 percent of the total population in 2000, but this share is projected to increase to 20 percent by 2030 as the baby boomers continue to age.

Housing the elderly. Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Independent living is at one end of the continuum with little or no services provided, while skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual decline with age, which results in an increased need for services.

According to the Census 2000 Supplementary Survey (C2SS) data, 82.8 percent of senior households in Indiana owned their homes in 2000 and were presumably at or near the independent end of the continuum. This was higher than national statistics, which showed only 79 percent of older Americans owning their homes. For individuals 85 years and older, the national homeownership rate drops to about 67 percent (based on 1990 Census data; 2000 data are not yet available). This declining homeownership is indicative of both increasing needs for assisted living and the difficulty supporting the burden of homeownership as individuals age.

Among family households, the proportion of seniors owning their homes is higher, because the figures exclude seniors living alone and those residing in group quarters, such as nursing homes or assisted living facilities. Exhibit V-1 on the following page shows the tenure of seniors by family type.

Exhibit V-1.
Elderly Families by Tenure, Type and Age, March 2000

<i>Family Type and Tenure</i>	<i>65 to 74 Years</i>	<i>75 to 84 Years</i>	<i>85 Years and Over</i>
<i>Total Families</i>			
Owner Occupied	90.9%	90.6%	85.0%
Renter Occupied	9.1%	9.4%	15.0%
<i>Married Couple Families</i>			
Owner Occupied	93.2%	92.1%	85.3%
Renter Occupied	6.8%	7.9%	14.7%
<i>Male Householder, No Spouse Present</i>			
Owner Occupied	81.4%	85.3%	95.1%
Renter Occupied	18.6%	14.7%	4.9%
<i>Female Householder, No Spouse Present</i>			
Owner Occupied	78.2%	85.2%	81.8%
Renter Occupied	21.8%	14.8%	18.2%

Note: The data in this table do not include individuals in group quarters or persons living alone.

Source: U.S. Bureau of the Census, Current Population Survey, March 2000.

There is an increasing likelihood that seniors, particularly women, will live alone as they age. This is due in large part to the longer life expectancies of women. In 1990, 33 percent of the non-institutionalized elderly in Indiana lived alone, including 41 percent of older women and 15 percent of older men. Nationwide, 60 percent of women over the age of 85 were likely to live alone, compared to 30 percent of women between the ages of 65 and 74 and 50 percent of women between the ages of 75 and 84. Although men are also more likely to live alone as they age, fewer of them live alone than women: 17 percent between the ages of 65 and 74, 20 percent between 75 and 84 and 30 percent over the age of 85 lived alone, according to the 1990 Census.

The National Center for Health Statistics reported that just 4.2 percent of the older population in the United States lived in nursing homes in 1999. As would be expected, the prevalence of nursing home residency increases consistently with age. For example, only 1.1 percent of those aged 65 to 74 lived in nursing homes in 1999, while 4.2 percent among those aged 75 to 84 and 17.9 percent of those 85 and over lived in nursing homes.

In most communities, seniors prefer to stay in their own homes as long as they can. If they are nearby, family members can assist with basic care needs, which enables seniors to remain in their homes longer than they would otherwise. However, the heavier work demands placed on many individuals and increased transience of the population in general in recent years has made family assistance more challenging.

Outstanding need. Elderly individuals face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities and a lack of affordable housing.

HUD's 1999 Elderly Housing Report provides the latest national data available on seniors living in housing in need of repair or rehabilitation. HUD reports that in 1999, 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this estimate to Indiana, it can be said that approximately 27,000 elderly residents of nonentitlement areas in Indiana were likely to live in substandard housing in 2000.

Many seniors also live in homes that need modifications to better serve their physical disabilities or other mobility limitations. In 1990, 15 percent of non-institutionalized elderly persons in Indiana (or 97,572 people) reported that they had difficulties with mobility and 11 percent (71,553) reported a self-care limitation (e.g., bathing, dressing, taking medication).

Compounding the needs some seniors face for repair or improvements are the low and/or fixed incomes they have available to make those changes. The U.S. Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is poor. The elderly poverty rate in Indiana, those over the age of 65 whose total income was less than the threshold, was 8.5 percent in 2000. Of the 59,883 elderly in poverty as of the 2000 Census, 45 percent were women aged 75 and over. In 1999, over 140,000 elderly households had incomes of less than \$15,000 and an additional 101,000 had incomes ranging from \$15,000 to \$24,999. Exhibit V-2 illustrates the historical and estimated income distribution of elderly households in Indiana in 1990 and 1999.

Exhibit V-2.
Income Distribution of the State's Elderly

<i>Households by Income</i>	<i>1990</i>		<i>1999</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Householders 65 to 74 yrs	259,297		261,544	
Less than \$5,000	16,160	6%	14,860	6%
\$5,000 to \$9,999	39,200	15%	24,603	9%
\$10,000 to \$14,999	37,549	14%	23,958	9%
\$15,000 to \$24,999	65,650	25%	55,608	21%
\$25,000 to \$34,999	40,869	16%	33,768	13%
\$35,000 to \$49,999	32,227	12%	42,170	16%
\$50,000 to \$74,999	18,785	7%	39,945	15%
\$75,000 to \$99,999	4,755	2%	14,747	6%
\$100,000 and over	4,102	2%	11,885	5%
Householders 75 yrs & over	190,988		232,460	
Less than \$5,000	17,763	9%	18,461	8%
\$5,000 to \$9,999	47,764	25%	33,527	14%
\$10,000 to \$14,999	32,507	17%	25,052	11%
\$15,000 to \$24,999	40,761	21%	45,888	20%
\$25,000 to \$34,999	21,854	11%	26,422	11%
\$35,000 to \$49,999	16,116	8%	32,096	14%
\$50,000 to \$74,999	9,729	5%	30,784	13%
\$75,000 to \$99,999	2,389	1%	11,551	5%
\$100,000 and over	2,105	1%	8,679	4%

Note: All income levels are adjusted for inflation.

Source: PCensus and Applied Geographic Solutions.

Since most elderly have passed their peak earning years, wealth is also an important indicator of economic well being for this population. In 1995, the national median net wealth of elderly homeowners was \$141,300, while the median for elderly renters was only \$6,460. This suggests that the wealth of the elderly is in the homes they own.

An additional burden faced by elderly households is that nearly 20 percent had no vehicle available to them in 1990. Lack of access to a vehicle could severely limit access to health care and other services, unless adequate public transit is in place to serve the elderly.

Resources. Much of the senior housing in the State is privately provided. According to the most recent HUD report of U.S. Housing Market Conditions, the market for senior housing in Indiana is very strong. The American Seniors Housing Association's 2000 Construction Survey ranked Indiana in the Top 10 for construction of senior housing.

Given the variety of housing options available to serve the elderly, and the fact that much of this housing is privately produced, it is difficult to assess the sufficiency of housing for the State's elderly households without undertaking a comprehensive market analysis. However, the same housing problems that exist for the elderly nationwide are also prevalent in Indiana. The most pressing issues for middle and high income elderly in the U.S. are finding facilities located in areas they prefer with access to public transit and other needed community services. For low income elderly, the most difficult issue is finding affordable housing with an adequate level of care.

Numerous federal programs, although not targeted specifically to the elderly, can be used to produce or subsidize affordable elderly housing. These include CDBG, HOME, Section 8, Low Income Housing Tax Credits, mortgage revenue bonds and credit certificates and public housing. There are also several federal programs targeted specifically at the elderly. Although many of these programs are meant to serve a great need in the U.S. – housing the low income elderly – they often fall short in providing adequate care and other needed services. A description of the programs widely available to the elderly in the State, along with the utilization of the programs, follows.

Section 202 housing. Section 202 is a federal program that subsidizes the development of affordable housing units specifically for elderly. The program might also provide rental subsidies for housing developments to help make them affordable to their tenants. The developments often provide supportive services such as meals, transportation and accommodations for physical disabilities. The units are targeted to very low income elderly and the disabled. The Section 202 program has supported over 350,000 units nationwide since 1959. Two of the more recent Section 202 developments in Indiana include a 60 unit independent living facility in Muncie and a 23 unit independent living facility in Marion.

Equity conversion. The Home Equity Conversion Mortgage Program (HECM) supports repair and rehabilitation of housing and the ongoing needs of individuals by allowing elderly homeowners to recapture some of the equity they have in their homes through reverse mortgage programs. Individuals who own their homes free and clear, or have very low outstanding balances on their mortgages, are eligible for the program as long as they live in their homes. According to the most recent HUD data, as of September 30, 1996, over 16,000 HECM loans have been made nationwide. The five states where the program has been used the most include California, New York, Illinois,

Colorado and New Jersey. A 1995 HUD evaluation of the program found that 6 out of 10 loans were made to females living alone, 3 in 4 borrowers had no children, and the median income of borrowers was well below that of all elderly homeowners.

There are 35 entities in the State of Indiana that were HUD approved mortgage counselors for the HECM program and six HUD approved lenders. The counseling agencies have offices throughout the State and are generally accessible to most citizens. The lenders are primarily located in Indianapolis, Carmel, Granger and Munster, which could limit access to the program for some elderly individuals.

Rural home improvement. The United States Department of Agriculture, through its Rural Housing Service, offers loans of up to \$20,000 with very favorable repayment terms (currently one percent with a 20 year term) to very low income rural residents with housing repair needs. Grants up to \$7,500 are also available for very low income rural residents who are 62 years and older and do not have sufficient funds to repay the rehabilitation loans offered.

Medicaid. Another important federal support for elderly housing is the Medicaid program. Typically, Medicaid is used to pay for room and board in nursing homes or other institutional settings. States can seek approval from the Health Care Financing Administration (HCFA) to allow Medicaid to be applied to in-home services and services (but not rents) of assisted living facilities. Currently in Indiana, Medicaid can be used for in-home services for the elderly and disabled in cases where without the services, an individual would need to be institutionalized. Medicaid waivers can also be used to pay for “environmental modifications” to the homes of elderly or disabled individuals. The State has recently received approval from HCFA to be able to use Medicaid for assisted living services and is currently in the process of certifying providers and preparing to start services for eligible individuals. For FY 2002, 350 slots have been allotted.

When Medicaid is used for these services, states are required to supplement a portion of the costs. Many states, therefore, limit the number of recipients eligible for services through Medicaid waivers. In Indiana, no more than 3,300 elderly or disabled individuals can be enrolled in the Medicaid waiver program. According to the Family and Social Services Administration (FSSA), the entity that manages the program, there is currently a waiting list of 3,000 to receive the services, and there is a definite need for more waiver slots. (In July 2002, FSSA hopes to expand capacity by 700 slots.)

Individuals apply for a Medicaid waiver through their local Area Agency on Aging offices, Vocational Rehabilitation offices, Bureau of Developmental Disabilities Services field offices, and/or Division of Family and Children offices. The lifetime cap for use of Medicaid waivers is currently \$10,000 for disabled individuals and the elderly.

CHOICE. The State of Indiana offers a home health care program (Community and Home Options to Institutional Care for the Elderly and Disabled, or CHOICE) that provides a variety of services to the elderly, including minor home modifications. The goal of the program is to enable the elderly and persons with disabilities to live independently. Similar to the Medicaid waivers, individuals apply for the program through Area Agencies on Aging. (In fact, the State has combined funding from the various state and federal programs that fund services for the elderly and disabled into a bundled program that provides “one stop shopping” for the elderly and disabled). There is currently a \$5,000 lifetime limit for Medicaid funding of CHOICE services for the elderly.

In fiscal year 2000, 12,338 Indiana residents benefited from the CHOICE program. The original projections of use of the CHOICE program were far exceeded. Between 1995 and 2000, the number directly served by CHOICE increased by nearly 30 percent per year. There are currently about 7,500 people on the waiting list to receive CHOICE services.

A 2000 analysis of CHOICE beneficiaries found that nearly three-fourths of those served were elderly and one-fourth were persons with disabilities. Individuals 85 and over accounted for 28 percent of all CHOICE beneficiaries. Most CHOICE recipients lived alone and had incomes of less than \$10,000 per year.

Home modifications. Funding for home modification projects is available to owner occupied households through IHFA's Housing from Shelters to Homeownership program, which uses HOME and CDBG. In addition, the Governor's Planning Council for People with Disabilities (GPCPD) recently received a grant from IHFA to conduct research on home modifications. It is the intent of this research to provide accurate data to public policy planners and advocates regarding the scope, character and status of public and private home modification services and programs in Indiana. GPCPD will subcontract with Indiana University, the Indiana Institute on Disability and Community to conduct the research.

Persons Experiencing Homelessness

Definition. The Stewart B. McKinney Homelessness Act defines a person experiencing homelessness as "one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designated as sleeping accommodations for human beings." It is important to note that this definition includes those who move in with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the streets.

HUD's definition of homelessness is slightly more comprehensive. In addition to defining individual and families sleeping in areas "not meant for human habitation," the definition includes persons who:

- "Are living in transitional or supportive housing for homeless persons but originally came from streets or emergency shelters;
- Ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- Are being evicted within a week from private dwelling units and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing; or
- Are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing."

This definition demonstrates the diversity of people experiencing homelessness. The numerous locations in which people experiencing homelessness can be found complicates efforts to estimate an accurate number of the population.

Total population. Estimating the total population of persons experiencing homelessness on a nationwide, statewide or even local level, is challenging because of the various types of homelessness and difficulties in locating the population. For example, an individual living with friends on a temporary basis can be considered homeless but would be unlikely to be identified in a homeless count.

The most recent and comprehensive count of persons experiencing homelessness anywhere in the State was conducted in Indianapolis during 2000 by the Coalition for Homelessness Intervention and Prevention (CHIP). The survey found that an estimated 12,500 to 15,000 people in Indianapolis experience homelessness during one year. If this incidence of homelessness is applied statewide, it can be estimated that approximately 100,000 Hoosiers have experienced homelessness over the period of one year. The 2000 State Continuum of Care application estimated a total of 88,000 persons experiencing homelessness in the State. This number is lower because it is a point in time count, which differs from the “over the year” estimate from the CHIP survey. The Continuum estimated a need for 29,030 beds or units for persons experiencing homelessness in Indiana, which exceeds the current supply by nearly 22,000.

Another way to estimate the number of persons experiencing homelessness is by using counts of the number of persons experiencing homelessness served by state and local assistance. The Family and Social Services Agency (FSSA) reported serving an unduplicated count of 20,170 persons experiencing homelessness during FY 1998-99. All of these estimates far exceed the U.S. Bureau of the Census’ 1990 shelter and street night (“S-night”) count of 2,251 persons experiencing homelessness in emergency shelters and 268 visible in street locations in all major cities in Indiana.

Bruce Link, a psychiatric epidemiologist at Columbia, has estimated that 5.2 percent of the total U.S. population (13.5 million people) has spent time in shelters, abandoned buildings, depots or on the streets and another 4.8 percent (12.5 million) has lived with relatives or friends. His methodology uses a combination of street counts and surveys (both in person and telephone) to access the percentage of the population that has ever experienced homelessness. Exhibit V-3 illustrates the results of applying those estimates to Indiana’s population

***Exhibit V-3.
Estimated Incidence of
Homelessness, 2001***

Source:
BBC estimate using results of study by Dr.
Bruce Link.

<i>Area</i>	<i>Homeless in the Past (5.2 percent)</i>	<i>Lived with Friends or Relatives (4.8 percent)</i>
Indiana	316,185	291,863
Non-Entitlement Communities	189,711	175,118

When assessing the extent of homelessness in nonentitlement areas, it is important to note the degree to which it may be hidden. That is, in areas where there are limited social service providers, it might be more common for those at risk of experiencing homelessness to move in with friends and relatives rather than to seek local services or housing at a shelter. Furthermore, when individuals have exhausted all other alternatives, they are likely to move to larger cities with institutional supports such as homeless shelters and soup kitchens. This progression makes it difficult to detect the extent of homelessness in nonentitlement areas.

The study conducted by CHIP further illustrates this point. It found that only 2 percent of the general population said they would go to a shelter or the street if they lost their home, which implies that 98 percent of people considered homeless by definition are not in shelters or on the street. The study also indicated that over 110,000 Indianapolis residents, or about 7 percent of the population, were temporarily homeless and relying on relatives for housing in the past year. If this figure is applied to statewide population statistics, approximately 400,000 Indiana residents defined as homeless were staying with friends or relatives at one point over the year. These people are considered to be the hidden homeless.

Characteristics of persons experiencing homelessness. While the only consistent characteristic of persons experiencing homelessness is the lack of a permanent place to sleep, there are a number of sub-groups that are typically part of the homeless population. These include the following:

- ***HIV/AIDS.*** National estimates place the proportion of persons experiencing homelessness who are HIV positive at 15 percent. Other estimates place the total at between 1 and 7 percent. Providers of HIV/AIDS services in Indiana believe the actual count is closer to the national figure.
- ***Substance abuse.*** A recent HUD report found that 38 percent of individuals experiencing homelessness who contact shelters, food pantries or other assistance providers have an alcohol dependence, 26 percent have a drug dependence and 7 percent have both. Applying these percentages to the estimate of the 100,000 persons experiencing homelessness in the State during any one year results in a total of approximately 71,000 individuals experiencing homelessness who also have substance dependencies.
- ***Mentally ill.*** CHIP's Indianapolis study indicated that approximately 30 percent of the single adult homeless population suffers from some form of severe and persistent mental illness. Using the above estimate of 100,000 persons experiencing homelessness in Indiana over the course of a year, this would indicate that approximately 30,000 of those individuals have a mental illness.

At risk of experiencing homelessness. In addition to those who have experienced homelessness in the past or who show up on a point in time estimate of current homelessness, it is important for policymakers to know the size of the population that is at risk of future homelessness. In general, the population at risk of experiencing homelessness includes persons who are temporarily living with friends or relatives (also called hidden homeless) and individuals at risk of losing their housing (usually very low income).

The Indianapolis study of persons experiencing homelessness conducted by CHIP found that 69,000 Indianapolis residents reported that they were in danger of becoming homeless in the past year. Applying this number to statewide population data, it is estimated that over 550,000 (or about 9 percent) Indiana residents may have been in danger of experiencing homelessness in the past year. The Bruce Link estimate of 4.8 percent of the U.S. population who have lived with friends or relatives suggests that about 300,000 persons in Indiana have been at risk of experiencing homelessness at some point in time. The share of the population that has very low income or is severely cost burdened (e.g., paying more than 56 percent of income in housing costs) is also useful in estimating the number of persons at risk of experiencing homelessness. In 1999, 14.6 percent of Indiana residents (532,650 in nonentitlement areas) earned less than \$15,000 per year. The Census 2000 Supplementary Survey estimates that 437,097 households in Indiana were cost burdened (rent or mortgage payment constitutes more than 30 percent of monthly income) in 2000.

An important factor in considering the number of households at risk for homelessness is that approximately 33,000 Section 8 units in Indiana are at risk of expiring and converting to market rate rents (see Section IV for details about expiring use units). According to the most recent national statistics, almost 10 percent of owners of expiring units have opted out, indicating that the State could likely lose up to 3,300 units of affordable housing. This does not mean that residents of expired units will completely lose access to subsidized housing. The residents of those units that are no longer available will receive vouchers to obtain another unit. Although vouchers have some advantages in that they allow recipients to move into areas of less concentrated poverty, mismatches between the amount of subsidy provided through vouchers do not guarantee adequate housing if the supply of units that accept vouchers is lacking. In many cases in Indiana, the subsidized rents of expiring use properties have been higher than local market rents. Although the outcomes of the expiring use conversions are property specific, conversions may provide tenants with opportunities for lower rents or units that better meet their needs.

Outstanding need. The 2001 Continuum of Care application estimated a need for a total of 3,717 beds or units for individuals and 4,180 beds or units for persons in families with children who are experiencing homelessness. State shelters support a total of 1,934 beds/units for individuals and 2,397 for persons in families with children. As seen in Exhibit V-4 on the following page (which is also HUD table 1A), this total still leaves unmet needs for all types of housing, totaling 1,803 beds or units needed for individuals and 1,883 beds or units for persons in families with children.

Exhibit V-4.
Outstanding Needs, Housing for Persons Experiencing Homelessness

<i>Individuals</i>					
<i>Category</i>	<i>Service/Population</i>	<i>Estimated Need</i>	<i>Current Inventory</i>	<i>Unmet Need/Gap</i>	<i>Relative Priority</i>
Beds/units	Emergency shelter	1,131	570	571	M
	Transitional housing	1,076	500	586	H
	Permanent supportive housing	1,510	864	651	H
	Total	3,717	1,934	1,808	
Supportive service slots	Job training	2,223	1,192	1,031	H
	Case management	5,046	3,046	1,854	L
	Substance abuse treatment	1,575	895	680	M
	Mental health care	2,009	1,326	672	M
	Housing placement	2,365	1,135	1,242	M
	Life skills training	3,669	2,093	1,484	L
	Other	987	519	468	L
	Other	35	12	23	L
Sub-populations	Chronic substance abuse	1,256	568	687	M
	Seriously mentally ill	1,132	678	455	H
	Dually-diagnosed	1,359	516	845	H
	Veterans	475	214	261	H
	Persons with HIV/AIDS	303	101	202	H
	Victims of domestic abuse	764	417	349	M
	Youth	201	156	88	L
	Other	436	213	223	M
<i>Persons in Families with Children</i>					
<i>Category</i>	<i>Service/Population</i>	<i>Estimated Need</i>	<i>Current Inventory</i>	<i>Unmet Need/Gap</i>	<i>Relative Priority</i>
Beds/units	Emergency shelter	800	364	453	H
	Transitional Housing	1,121	636	515	H
	Permanent supportive housing	2,259	1,397	912	M
	Total	4,180	2,397	1,880	
Supportive service slots	Job training	1,707	983	723	M
	Case management	3,440	1,970	1,513	H
	Child care	3,750	2,519	1,258	L
	Substance abuse treatment	843	532	320	L
	Mental health care	781	519	262	L
	Housing placement	2,471	1,030	1,466	H
	Life skills training	2,971	1,642	1,354	H
	Other	381	233	148	L
	Other	64	28	36	M
Sub-populations	Chronic substance abuse	763	448	321	M
	Seriously mentally ill	758	479	279	M
	Dually-diagnosed	896	364	534	H
	Veterans	84	96	43	L
	Persons with HIV/AIDS	157	30	71	M
	Victims of domestic abuse	1,217	667	564	H
	Youth	90	17	73	M
	Other				

Source: 2001 Continuum of Care Application.

Of the unmet needs illustrated above, the Continuum of Care highlights transitional housing as the highest priority. This is followed by permanent housing and emergency shelter beds. For supportive services, housing placement services were identified as the greatest need.

The State's Continuum of Care notes that, despite outstanding needs, many small communities do not even apply for RFPs or NOFAs because they reportedly find the process somewhat intimidating. This suggests that enhancement of supportive, capacity building services should accompany direct housing funding in strategies to improve the services the State delivers to persons experiencing homelessness.

The exhibit on the following page summarizes the needs of persons experiencing homelessness by subpopulation, for the State's nonentitlement areas.

Resources. Indiana's strategy for meeting the needs of persons experiencing homelessness includes outreach/intake/assessment, emergency shelters, transitional housing, permanent housing and supportive services. The State employs a number of resources to support this strategy, including state agencies, regional planning commissions, county welfare planning councils, local continuum of care task forces, county step ahead councils, municipal governments and others.

The Indiana Housing and Homeless Coalition (ICHHI) has been working on behalf of the State through the Indiana Housing Finance Authority to strengthen the State's continuum of care system. Although the State fulfills the elements of the continuum at some level, gaps exist in the system. These gaps vary among regions. Some areas of the State have had continuum of care networks in place for some time and, as a result, have well coordinated referral and service provider systems. Other areas might have one or two service providers operating independently and serving a large area of need.

Continuum of Care. One of the top-level goals of the 2000 five-year Consolidated Plan was to address the State's Continuum of Care. The Continuum of Care is evolving from an informal network of continuums (some better organized than others) into a formalized, coordinated statewide care network. The State has been working to develop the Continuum into an organized network with defined regions where funding can be concentrated to meet each region's greatest needs. This task, as well as implementation of the Homeless Management Statewide Information System, will be carried out by the newly re-created Interagency Council for the Homeless. The ultimate goal of the regional continuum of care will be for the regional continuums to plan, identify needs, propose solutions, and apply for funding as an organized network of providers. This should lead to a more efficient and stronger continuum of care system throughout the State.

The State Consolidated Plan Coordinating Committee formed a Continuum of Care Subcommittee in 2000, largely to address the gaps in the State's continuum of care system. In 2002, ICHHI held two workshops about the Continuum of Care. The first workshop was dedicated to the organizational aspects of developing the regional continuums. The second workshop discussed the Homeless Management Information software that will soon be required by HUD for Continuum of Care funding.

For the past several years, ICHHI, on behalf of the State through the Indiana Housing Finance Authority, has applied for HUD funding for continuum of care projects. In 2001, the State was awarded about \$5.5 million for continuum of care projects, including transitional housing, domestic violence shelters, and housing for special needs populations. In addition to the Continuum of Care funding, IHFA has a goal of dedicating \$3 million annually for the development, construction, and/or rehabilitation of emergency shelters, transitional housing and youth shelters. IHFA also

administers HOPWA funds, which are allocated each year based on regional needs. A large percentage of HOPWA funds generally go toward transitional housing programs and shelters. IDOC provides planning grants and infrastructure funds to homeless assistance providers.

Emergency Shelter Grant. FSSA administers the Emergency Shelter Grant (ESG) program, which funds emergency shelter and transitional services in shelters throughout the State. During the 2001 program year, the State of Indiana received an Emergency Shelter Grant of \$1.743 million to use for homeless shelter support, services and operations, homeless prevention activities and limited administrative costs. In 2002, this grant amount was increased to \$1.747 million.

As in past years, the State chose to allocate this funding to three primary activities: essential services, operations, and homeless prevention activities. These types of activities are described below.

- ***Essential services.*** Essential services consist of supportive services provided by shelters for persons experiencing homelessness. These services vary, as they are tailored to client needs. In general, essential services consist of the following: employment services (job placement, job training and employment counseling), health care services (medical and psychological counseling, nutrition counseling and substance abuse treatment) and other services (assistance in locating permanent housing and income assistance, child care and transportation). Approximately \$344,000 of the FY2001 grant was allocated to essential services.
- ***Shelter operations.*** Funds allocated to shelter operations are used by shelters for operating and maintenance costs, shelter lease costs, capital expenses, payment of utilities, purchases of equipment and furnishings, provision of security, and purchase of food. Approximately \$1.2 million of the FY2001 grant was allocated to essential services.
- ***Homeless prevention.*** The State believes in taking a proactive approach to the problem of homelessness. Once a person becomes homeless, it can be very difficult to move them back into permanent housing. The State assisted those at risk of experiencing homelessness through short term rental and mortgage subsidies to prevent evictions or foreclosures, payment of apartment security deposits, mediation of landlord/tenant disputes and provision of legal services for tenants in eviction proceedings. Approximately \$182,000 of the FY2001 grant was allocated to essential services.

Persons with Developmental Disabilities

Definition. According to the Indiana Bureau of Developmental Disabilities, three conditions govern whether a person is considered to have a developmental disability:

- Three substantial limitations out of the following categories: self-care, receptive and expressive language, learning, mobility, self-direction, capacity of independent living and economic self-sufficiency;
- Onset of these conditions prior to the age of 22; and
- A condition that is likely to continue indefinitely.

Total population. The Association of Rehabilitation Facilities of Indiana's 2000 Assessment of Developmental Disabilities Services estimates that 70,787 people in Indiana, or 1.2 percent of the State's population had a developmental disability in 2000. In 1995 the Governor's Council for People with Disabilities estimated the number to be .8 percent of the population, or about 48,000. Based on the 1.2 percent assumption, the total number of people in Indiana that have developmental

disabilities is projected to grow to 74,055 in 2005. Approximately 65 percent of the 70,787 people with developmental disabilities had some degree of mental retardation, 9 percent had cerebral palsy, 17 percent had epilepsy and 10 percent had other physical and mental disabilities including autism.

Outstanding need. There are a number of methods of estimating the outstanding need for services for people with developmental disabilities in Indiana. Conservative estimates place the number of adults in need of services at 50 percent of the entire population with developmental disabilities. This estimate suggests that of the greater than 70,000 individuals with developmental disabilities in Indiana, more than 35,000 need services. According to the Governor's Planning Council on People with Disabilities, 11,130 individuals are currently receiving services, suggesting that approximately 24,000 of those who were estimated to need services are not receiving them.

A more conservative estimate can be reached by examining the waiting lists for various types of services. As of August 2001, 6,298 Indiana residents with developmental disabilities were awaiting services (either day or residential programs). A 1997 report by ARC/United States showed that 2,067 persons in Indiana awaited residential programs. (There was no report on the number of persons awaiting day programs).

A critical need for people moving out of institutions is finding an alternative place to live. In 2000, 112 persons with developmental disabilities were discharged from state hospitals and institutions. These individuals likely faced housing needs upon discharge. Section 8 tenant-based vouchers remain the primary mainstream resource available for housing people with disabilities and will likely continue to be a critical source of housing subsidies.

In many communities, the rent burden for people with disabilities moving from institutional settings would be more than 50 percent of their monthly SSI benefit. Data from the recent study *Priced Out in 2000* indicate that persons with disabilities receiving SSI income support lost "buying power" in the nationwide rental housing market over the past two years. In Indiana, the monthly SSI benefit of \$545 represents 17 percent of statewide one-person median income. A person with disabilities receiving SSI income support in Indiana would have to pay 112 percent of this monthly benefit to be able to rent a modestly priced one-bedroom unit.

When considering future need it is important to note that the families and caregivers of persons with developmental disabilities are aging. Approximately 30 percent are 60 years and older and 40 percent are 40 years and older. As these primary caregivers become less able to care for their family members with developmental disabilities, alternative housing options will be needed. This could cause the needs for housing and other community resources to increase significantly in the next 10 to 15 years.

Resources. There are a wide variety of housing options for persons with developmental disabilities in Indiana. These range from highly structured, institutionalized care to living in a community with various supportive services.

The trend away from large institutional settings for those with developmental disabilities is evident in the recent closures of such facilities as New Castle Developmental Center and Northern Indiana State Developmental Center. The State currently has two large developmental disability centers (Ft. Wayne and Muscatatuck) and three specialized hospital units (Madison, Logansport and Evansville) to serve persons with developmental disabilities. An additional ten large non-state institutions that house persons with developmental disabilities are located throughout Indiana.

As the State has shifted away from institutional settings for people with developmental disabilities, the number of individuals served in smaller settings of six or fewer people (group homes, supervised apartments and supported living settings) has increased. In 2000, 4,332 of the total 8,718 persons served resided in settings of six or fewer persons, which represents a 51 percent increase from 1995.

Exhibit V-6 shows the number of facilities and residents in state-owned and non-state facilities, by size of facility for 2000.

Exhibit V-6.

Facilities and Residents in State and Non-state Facilities, 2000

	<i>Number of Facilities</i>			<i>Number of Residents</i>		
	<i>State</i>	<i>Non-State</i>	<i>Total</i>	<i>State</i>	<i>Non-State</i>	<i>Total</i>
1 - 6 People	-	197	197	-	1,037	1,037
7 - 15 People	-	351	351	-	2,754	2,754
16 + People	6	10	16	797	835	1,632
Overall	6	558	564	797	4,626	5,423

Source: Residential Services for Persons with Developmental Disabilities, Status and Trends Through 2000, Research and Training Center on Community Living, Institute on Community Integration/UAP.

As shown in Exhibit V-7 below, the largest number of persons served in 2000 resided in congregate care facilities (5,423), followed by those living in their own homes or apartments (1,447), and those living with host families or in foster homes (490).

Exhibit V-7.

Residents by Type of Facility, 2000

	<i>Residents</i>
Congregate Care	5,423
Host Family/Foster Home	490
Homes Owned/Leased by Persons with MR/DD	1,447
Subtotal	7,360
Persons with MR/DD Receiving Services While Living With Family Member	2,116
Total Services Recipients in Family Homes and Residential Settings	9,476

Source: Residential Services for Persons with Developmental Disabilities, Status and Trends Through 2000, Research and Training Center on Community Living, Institute on Community Integration/UAP.

The types of support available to individuals with developmental disabilities in Indiana include the following:

- Intermediate Care Facilities for the Mentally Retarded (ICF/MRs) are large facilities or small group homes that provide intensive support services. A subset of these are Supervised Group Living (SGL) arrangements that provide 24 hour supervision overseen by paid staff in a home-like setting, which is often a single family dwelling.
- Nursing facilities are long term health care facilities providing in-patient care and nursing services, restoration and rehabilitative care and assistance meeting daily living needs. Nursing facilities in Indiana served 1,933 individuals with mental retardation and related conditions in 2000.
- Through the State's Division of Disability Aging and Rehabilitation Services (DDARS), the Bureau of Developmental Disabilities Services (BDDS) administers several programs that assist individuals with developmental disabilities and their families, including:
 - Supported Group Living, which consists of homes with four to eight individuals residing in a group home. In 2001, 3,791 Indiana residents with developmental disabilities resided in SGL homes.
 - Supported Living, which consists of one to four individuals residing in a house or apartment with individualized supports. The former Semi-Independent Living Program (SILP), the Alternative Family Program (AF) and family support/respite services are now administered by BDDS through Supported Living. In 2001, 4,288 individuals benefited from Supported Living services and Medicaid waivers.
- SSI, a federal income support program available to persons who have disabilities and limited income and resources. The program provided up to \$545 per month for eligible single people in 2001.
- Community and Home Options to Institutional Care for the Elderly and Disabled is a state funded program that supports the elderly and persons with disabilities. It can cover financial assistance for home modifications and various in-home supports (e.g., personal attendant care). The goal of the program is to enable the elderly and disabled to live as independently as possible. CHOICE dollars are all State funds, and CHOICE may fund up to \$15,000 per person for home modifications. The original projections for the use of the CHOICE program were far exceeded. Between 1995 and 2000, the number directly served by CHOICE increased by nearly 30 percent per year. There is currently a waiting list for the services. A 2000 analysis of CHOICE beneficiaries found that more than 15 percent of individuals in the program were persons with disabilities.

- The Home and Community Based Services (HCBS) program makes Medicaid waivers available for community support services in non-institutional environments. They cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications. In 2000, 2,069 Hoosiers with developmental disabilities were helped through the HCBS program.
- The U.S. Department of Housing and Urban Development's Section 811 program provides grants to nonprofit organizations to develop or rehabilitate rental housing. Nonprofit developers of such housing are granted interest free capital advances and rental assistance. The goal of the program is to increase the supply of rental housing with supportive services for people with disabilities, allowing them to live independently. The target population of the Section 811 program is very low income individuals with physical or developmental disabilities who are between the ages of 18 and 62.
- CDBG, HOME, and tax credit funds can also be used to support the development of new housing, the construction of group homes, and provide rental assistance for people with developmental disabilities.
- The HomeChoice Program, offered by Fannie Mae and administered by housing finance authorities (including IHFA), offers conventional mortgage loan underwriting tailored to meet the needs of people with disabilities.

The Olmstead initiative. Before ending its term in 2000, the Clinton Administration announced three new initiatives aimed at providing people with disabilities more opportunities for home and community based care. The initiatives involve:

- Dedicating \$19.5 million to a pilot program that will provide housing and support systems (e.g., Section 8 vouchers) to move individuals with disabilities from institutions into community care settings. The program will hopefully encourage other public and private entities to dedicate more resources to the effort;
- Promoting homeownership through issuance of 10,000 FHA-approved mortgages with more flexible underwriting criteria to people with disabilities; and
- Allowing "income disregards" in certain programs, which enables persons with disabilities to increase their incomes for a period of time without having to pay more for housing.

The catalyst for the initiatives was the recent U.S. Supreme Court ruling (*Olmstead v. L.C.*), which involved two women with disabilities who sought services in the community rather than being institutionalized at a psychiatric unit. The Court ruled that under the Americans with Disabilities Act, states are required to support individuals with disabilities in community settings rather than in institutions when it has been determined that community settings are appropriate and can be reasonably accommodated.

As a result of the ruling, Indiana is currently in the process of reevaluating its approach to housing individuals with disabilities. Through testimony recorded at public meetings, information solicited through interviews and focus groups and analysis of Indiana's current efforts, six major policy directions and subsequent policy initiatives that will advance the development of community-based services have been identified:

Emphasize consumer choice by enabling individuals to receive the types of services they desire in the locations they prefer. Consumers should have the ability to live and work in the locations they prefer, with appropriate supports and services to enable them to do so. Funding should follow the consumer, not the provider, and should be adequate to meet the needs of all who qualify. Use of individual budgets should be maximized to ensure that funding is channeled in ways most responsive to consumer needs. Initiatives taken to assist the State in meeting this policy objective are as follows:

- Small pilot programs for consumer-directed personal assistance services have been established under the CHOICE program.
- Where feasible under Health Care Financing Administration (HCFA) regulations, experience and expertise in providing home care options through more flexible mechanisms which have proved successful in the CHOICE program should be used as a model for the waiver program. HCFA guidelines are currently being reviewed for the feasibility of increasing flexibility using this model.
- The State has submitted to HCFA requests for Medicaid waivers for Assisted Living and for Adult Foster Care. Also, subject to HCFA approval, changes are being incorporated into the Developmental Disabilities (formerly the ICF/MR) waiver to allow for greater flexibility.
- Additional levels of adult day care service will be made available in 2002 for three levels of functional disability rather than the current single level. Extended hours at adult day care providers should also be available, in order to allow families to coordinate arrival and departure prior to and after work hours.
- The Medicaid budget appropriation was approved for 440 additional people to receive the Developmental Disabilities waiver in Fiscal Year 2002 and for 372 additional people to receive the waiver slots in Fiscal Year 2003.
- FSSA is working with the Indiana Department of Education (DOE) and the Indiana State Department of Health (ISDH) to look at the current system of providing services for children with developmental disabilities and to make improvements to the system.
- Consideration is being given by the State to expanding the targeted case management services for children with a serious emotional disturbance to include private providers, in addition to the community mental health centers that are included now.
- House Enrolled Act (HEA) 1950, approved in 2001, provides for implementation of the Medicaid Buy-In Program for People with Disabilities. The goal is to bring adults with disabilities into gainful employment at a rate that is as close as possible to that of the general adult population and to support the goals of equality, opportunity, full participation, independent living, and economic self-sufficiency for individuals with disabilities. The bill established a Medicaid Work Incentives Council (MWIC), with appointments to the council to be made by the Governor.

- Plans are being developed to move people now in group homes onto the Developmental Disabilities waiver and recertify existing group homes for more intensive care. This would provide an opportunity for individuals living in large, congregate settings to move into neighborhoods and to participate in community activities. It would also provide individuals currently living in communities, who need more direction and supervision, an opportunity to receive the appropriate amount of support without being placed in a large, congregate setting.
- FSSA is currently exploring the feasibility of a proposed effort (the ALPHA Project) to implement a pilot integrated service delivery system in one county for adults with mental illness and developmental disabilities.
- Establish a Technical Assistance Center to train potential Assertive Community Treatment (ACT) providers. ACT involves intensive case management among individuals with mental illness or developmental disabilities who are also homeless, or are in the criminal justice system.
- A Southeast Regional Service Center has been established from resources at the Muscatatuck State Developmental Center and Madison State Hospital. The State will determine populations that are going to be served by the Southeast Regional Service Center by October 2001 and develop a plan for Central Indiana Regional Service Center. It would provide an opportunity for people currently living in group homes to move into their own homes or apartments with individualized supports.
- Continue to downsize the state psychiatric hospitals' statewide census.

Provide information, assistance and access to consumers to increase their opportunity for informed choice. Information on services and funding needs to be easily available to all people with disabilities. Access to these services needs to be strengthened and provided in culturally appropriate ways for all of Indiana's citizens. Initiatives taken to assist the State in meeting this policy objective are as follows:

- The Division of Disability, Aging and Rehabilitation Services (DDARS) is currently in the process of contracting for additional training for staff to enhance their ability to provide opportunity for consumers to make informed choices.
- A web site has recently been implemented to make access to specified information (rates, contract requirements, etc.) easier for consumers. The information is also available through the Area Agencies on Aging (AAAs), or via a phone call to the Bureau of Aging & In-Home Services (BAIHS).
- SB 215 was passed by the General Assembly and signed by the Governor in 1998. It provides the mechanisms for consumers to self-direct their attendant care under CHOICE and Medicaid Waiver funding. This law contains provisions for a registry of care workers. This information will be made available to consumers to have more informed choices in hiring an attendant care worker.
- Indiana has been allocated \$2.3 million to implement the National Family Caregiver Support Program. Two components of this program are information and assistance to access services. BAIHS is currently working with the AAAs to develop specific activities under this program, including providing greater access to information on caregiving issues to enhance consumers' choices.

- In order to provide closer, more convenient access points into the system for consumers within their neighborhood, decentralization of local Offices of Division of Family and Children (DFC) is occurring in 12 to 14 larger counties.
- DDARS has contracted with a consultant to assist the State in developing a more responsive waiting list system for all Medicaid waivers.
- Supporting the Hoosier Assurance Plan through Education (SHAPE) is a new consumer education program developed to provide information to help Indiana residents make informed choices of provider and services under the Hoosier Assurance Plan (HAP) and to learn about their rights and responsibilities under HAP.

Support the informal network of families, friends, neighbors and communities. Family caregivers provide far more supportive services for people with disabilities than is provided through paid services. With family sizes shrinking, more two-person wage earners families, and the population growing older, the ability of family caregivers to sustain this level of effort is strained. Providing support to caregivers becomes ever more important. In addition, volunteer efforts should be recognized for the value they provide. Initiatives taken to assist the State in meeting this policy objective are as follows:

- Programs being developed under the National Family Caregiver Support Program will provide information to caregivers about the availability of support services and assistance to caregivers in gaining access to services. Specific services available will include individual counseling, organization of support groups and caregiver training to assist in making decisions and solving problems, respite care, and supplemental services.
- The Children's CHOICE program will be implemented in 2002. This new program will leverage \$1 million in Temporary Assistance for Needy Families (TANF) funds, to help support eligible families of children receiving services through CHOICE. A total of \$2,000 per family per year will be available for family caregiver services.
- Increased availability and usage of the federal Family Unification Program (FUP), which can be accessed to assist families at risk of being separated due to inadequate housing.
- Family Support Respite Services, targeted to families of persons on the waiting list, are included in the Support Services waiver being developed as part of the revisions to the DD waiver.

Strengthen quality assurance, monitoring systems, complaint system and advocacy efforts. Hoosiers deserve high-quality services wherever they receive them. Consumers need better information on the quality of care delivered, and deserve an effective system that responds to consumer complaints in a timely way. Initiatives taken to assist the State in meeting this policy objective are as follows:

- Funding has been authorized in the State's biennial budget in the amount of \$339,000 per year for Ombudsman Services for Assisted Living and Adult Foster Care. The program will be developed in a manner that will allow these funds to be used as matching funds, to maximize the opportunity for federal financial participation.

- An additional \$657,000 has been appropriated for each year of the biennium for the Adult Guardianship Program. This will enable services to be available on a statewide basis, expanding the program which is presently available in 23 counties.
- The Adult Protective Services Program (APS) received an additional \$1.4 million for each year of the biennium to extend hours of service and to serve additional individuals. This funding will increase capacity for approximately 550 persons to be served.
- Indiana is one of 12 states participating in a pilot Performance Outcomes Measures Project sponsored by the U. S. Administration on Aging. This grant project is targeting outcome measures including caregivers, case management, information and assistance, nutrition and several other areas.
- Preliminary Provider Standards for all individuals with developmental disabilities will be included in contracts with service providers that go into effect on July 1, 2001. This includes services provided through the Developmental Disabilities, Autism and Aged and Disabled waivers and all services provided through the Bureau of Developmental Disabilities Services (BDDS).
- DFC will continue to improve the child welfare Quality Assurance Review process, under which peer reviewers evaluate each of the 92 local Child Protective Services (CPS) offices every two years.
- Indiana is one of 16 states participating in a pilot program for mental health system performance measures. Under a contract with SAMHSA/Center for Mental Health Services, Indiana is helping to define a pilot with more than 30 indicators, including use of best practices, functional outcomes, and consumer self reports.

Increase the system capacity for provision of high quality care. In many areas, the capacity of the service delivery system needs to be strengthened. The State agency infrastructure needs to be adequate to recruit providers and assist in development of new alternatives. Data and system issues such as timeliness of provider payments need to be addressed. Initiatives taken to assist the State in meeting this policy objective are as follows:

- To prepare for implementation of the Medicaid waiver Assisted Living Program, providers will need to be recruited. Plans for outreach and training will be developed in preparation for recruiting sufficient numbers of qualified providers to implement the Medicaid waiver program once appropriate authority for implementation has been obtained.
- The state budget recently passed by the Indiana General Assembly contains provisions for increasing provider rates. These increases are targeted specifically for direct care staff to enhance the quality of care.
- DDARS has developed a Targeted Case Management waiver and a Support Services waiver as part of the process of revising the current ICF/MR waiver. The Support Services waiver will include family support and respite services for families of persons on the waiting list and supported employment and day habilitation for individuals already served by Adult Day Services.

- DDARS is strengthening its intensive crisis intervention services for persons with developmental disabilities. This involves two separate strategies. One is for immediate access to placement *outside of the individual's current environment*. The second strategy is for immediate access to crisis assistance *within the consumer's current home environment*, when this is appropriate.
- The Division of Mental Health and Addictions (DHMA) will insure that provider payment rates are adequate through an actuarial study for services to adults and children.
- The budget approved for the next biennium includes \$10 million over the two years in additional funds for community services for adults with serious mental illness and \$2.5 million each year for services in the community for seriously emotionally disturbed children.
- The budget approved for the next biennium includes \$3 million in additional funds annually for Vocational Rehabilitation Services. This will enable Indiana to fully match available federal funds for this program, leveraging additional federal funds of \$12.7 million. It allows services to over 5,700 individuals with disabilities in an effort to help maintain self-sufficiency.

Create a coordinated workforce development system that recruits and supports a stable resource of direct support staff. In order to meet the needs of current and future numbers of persons with disabilities needing supports and services, the pool of workers with sufficient skills and training needs to significantly increase. It is important that the State take steps to ensure a stable and motivated workforce. Initiatives taken to assist the State in meeting this policy objective are as follows:

- The Bureau of Quality Improvement Services (BQIS) of DDARS is developing provider standards which will assist DDARS and provider agencies in supporting, training, and directing direct support staff.
- Funds have been included in the budget approved by the legislature for a rate increase targeted to direct care workers. The rate increase affects providers of services through CHOICE, waiver and Bureau of Developmental Disabilities Services (BDDS) services.

Persons with HIV/AIDS

Total population. As of December 2001, the Indiana State Department of Health reported a cumulative total of 3,715 HIV cases (that have not progressed to AIDS) and 6,449 AIDS cases. The cumulative number of deaths due to HIV/AIDS totaled 3,756, indicating that, given equal in and out migration, there would have been approximately 6,408 active HIV/AIDS cases in the State in 2001. However, due to individuals failing to be tested for AIDS and individuals who have tested positive but have not received follow up services, these estimates probably underestimate the actual number of HIV/AIDS cases.

Eighty-two percent of persons with HIV/AIDS in Indiana are male, while 49 percent of the population as a whole is male. In addition to males, African Americans and Hispanics are also disproportionately more likely to have the disease. Approximately 800 of the 6,408 persons with HIV/AIDS in Indiana reside in non-MSA counties.

Outstanding need. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS need housing. This suggests housing needs for between 1,922 and 3,204 people living with HIV/AIDS in the State. According to the advocacy group AIDS Housing of Washington, 65 percent of people living with HIV/AIDS nationwide cite stable housing as their greatest need next to healthcare. The organization also estimates that a high percentage of people living with AIDS are either experiencing homelessness or are in imminent danger of losing their homes. According to AIDS Housing of Washington's Spring 2001 AIDS Housing Survey:

- 9 percent of respondents were homeless at the time of completing the survey,
- 41 percent of respondents had been homeless at least once in the past,
- 22 percent of respondents were on a waiting list for housing assistance, and
- 41 percent of respondents would need to move if their rent increased \$50 or their income decreased \$50 per month.

The State has divided its service areas for people with HIV/AIDS into twelve geographic regions. Combined, these regions provide a total of 92 units of housing targeted for persons with HIV/AIDS. In addition to the units set aside for persons with HIV/AIDS statewide, each of the twelve geographic service areas are available to assist persons with HIV/AIDS through short term rental assistance, long term rental assistance, housing referrals and other supportive services. Exhibit V-8 shows, by geographic service area, the number of persons with HIV/AIDS who were supported through either short term or long term rental assistance, between July and December 2001.

Exhibit V-8.

Short and Long Term Rental Assistance for Persons with HIV/AIDS by Geographic Service Region, July – December 2001

<i>Region #</i>	<i>Region Name</i>	<i>Short Term Rental Assistance (30 days or less)</i>	<i>Long Term Rental Assistance</i>
1	Greater Hammond Community Services, Inc.	20	21
2	AIDS Ministries/AIDS Assist	17	13
3	AIDS Task Force of Northeast Indiana	62	22
4	Area IV Agency on Aging and Community Action Programs	0	18
5/6	Open Door Community Services	25	7
8	Area VII Agency on Aging and the Disabled	5	12
9	AIDS Task Force of Southeast Central Indiana	8	7
10	Positive-Link	51	12
11	Clark County Health Department	2	1
12	AIDS Resource Group of Evansville	<u>21</u>	<u>10</u>
	Total	211	123

Note: Region 7 is not served by IHFA.

Source: HOPWA Semi-annual Reports, IHFA, 2002

Given the 92 existing housing units for persons with HIV/AIDS and the 123 persons receiving long term rental assistance with HOPWA dollars, and assuming the total number of persons with HIV/AIDS with a need for housing assistance to be 1,922 (30 percent of the HIV/AIDS population), the State currently faces an outstanding need of over 1,707 housing units for persons with HIV and AIDS. Surveys indicate that among persons living with HIV/AIDS, most desire to live in houses or apartments in complexes with 21 units or less. The most desired types of housing subsidies are mortgage or rental assistance, followed by subsidized housing and units with some supportive services.

Barriers to housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, an estimated 20 percent of people currently living with HIV/AIDS use or abuse substances other than their own prescription medicine. The incidence of mental illness among the HIV/AIDS community is also high. Approximately 17 percent of people currently living with HIV/AIDS have some mental illness; 5 percent have AIDS related dementia. Because of the frequent concurrence of substance abuse and mental illness with HIV/AIDS and the need for health care and other supportive services, many of those with HIV/AIDS can be very difficult to serve.

Resources. The primary source of funding for HIV/AIDS housing is the Housing Opportunities for People with AIDS (HOPWA) program, which totaled about \$665,420 in 2001 and is expected to total \$751,000 in 2002. These funds are available for use as rental subsidies, as well as emergency services, such as utility assistance and emergency medicine. Awards of HOPWA funds are made on an annual basis. Exhibit V-9 on the following page shows the HOPWA awards made in program year 2001.

Exhibit V-9.
HOPWA Program Funding, 2001

<i>Funding</i>	<i>Activities</i>	<i>Counties</i>
\$85,901	Tenant-based rental assistance, acquisition, rehabilitation and repair of housing units, short term rental assistance and administration	Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, Whitley
\$48,544	Tenant-based rental assistance, short term rental assistance	Bartholomew, Brown, Greene, Lawrence, Monroe, Owen
\$33,374	Tenant-based rental assistance, short term rental assistance, supportive services	Benton, Carroll, Clinton, Fountain, Jasper, Montgomery, Newton, Tippecanoe, Warren, White
\$23,583	Tenant-based rental assistance, short term rental assistance, administration	Cass, Howard, Miami, Tipton
\$52,682	Tenant-based rental assistance, short term rental assistance, administration	Clay, Parke, Putnam, Sullivan, Vermillion, Vigo
\$10,896	Tenant-based rental assistance, short term rental assistance, administration	Crawford, Jackson, Jefferson, Jennings, Orange, Switzerland, Washington
\$67,715	Tenant-based rental assistance, short term rental assistance, supportive services, administration	Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick
\$25,927	Tenant-based rental assistance, short term rental assistance, supportive services, administration	Decatur, Fayette, Franklin, Henry, Ripley, Rush, Union, Wayne
\$38,615	Tenant-based rental assistance, short term rental assistance, administration	Delaware, Grant, Blackford, Jay, Randolph
\$88,400	Tenant-based rental assistance, short term rental assistance, supportive services, operating costs, technical assistance, administration	Elkhart, Fulton, Marshall, Pulaski, St. Joseph, Starke
\$190,593	Tenant-based rental assistance, short term rental assistance, supportive services, housing information, administration	Lake, LaPorte, Porter

Source: Indiana Housing Finance Authority.

In addition to HOPWA funds, HOME dollars are available for HIV/AIDS-targeted housing. AIDS Ministries/AIDS Assist recently received over \$700,000 in HOME funds that will result in 21 units for persons with HIV/AIDS. AIDS Task Force of Northern Indiana has received \$110,000 in funding for 20 units of housing targeted to persons with HIV/AIDS. To the extent that persons with HIV/AIDS qualify, they are also able to access the State's general supply of affordable and subsidized housing.

The U.S. Department of Housing and Urban Development (HUD) recently completed a nationwide evaluation of the HOPWA program. The evaluation found that HOPWA dollars reach just one-sixth of the people living with AIDS in the U.S. According to the report, those individuals that are receiving HOPWA assistance are greatly benefited. The program mostly serves low and very low income persons living with HIV/AIDS, who often suffer from mental illness, substance abuse or other burdens. The evaluation found that the program's flexibility is important for addressing client

housing needs and that clients are very satisfied with the housing that they are receiving. The evaluation also found that most HOPWA programs are being integrated into other continuum of care systems and that HOPWA dollars are being matched with other government and private sources.

Persons with Physical Disabilities

Total population. Estimates of the total population in Indiana with physical disabilities vary according to the definition of disability. The U.S. Census defines a person with a disability as a person who has *difficulty* performing activities of daily living or certain functions (such as seeing, hearing, walking, climbing stairs or lifting). A person is considered to have a “severe disability” if they are *unable* to perform one or more activities listed above, use an assistive device to get around, or need assistance from another person to perform basic activities. According to the U.S. Census Brief on Disabilities (1997), 9.9 percent of the population was estimated to have a severe disability. The estimate increases to 20.6 percent when using functional disabilities as the definition.

The lowest estimate, 9.9 percent of the population, is based on the Census definition of a disability consisting of a mobility or self-care limitation. Using this estimate, 605,360 individuals in Indiana would have had a severe physical disability in 2001. Considering that approximately 60 percent of the State population resides in nonentitlement areas, it can be estimated that approximately 363,000 Indiana residents in nonentitlement areas currently have a severe physical disability. Chances of having a disability increase with age. National numbers from the U.S. Census indicate that people over the age of 65 comprise 43 percent of people with severe disabilities.

A second estimate can be derived by using a work disability as the operating definition. A work disability is defined as either (1) a limitation in the kind or amount a person can do (non-severe work disability), or (2) a condition preventing a person from working a job (severe work disability). In 1990, 4.03 percent of Indiana’s population reported having a severe work disability and 3.87 percent reported having a non-severe disability. Applying this percentage to Indiana’s 2001 population results in a total of approximately 263,000 persons with severe work disabilities in the State.

Outstanding need. The Governor’s Planning Council for People with Disabilities (GPCPD) recently conducted a consumer survey of nearly 1,400 Indiana residents with disabilities and held various focus groups with representatives from nonprofit organizations and advocacy groups as part of their *Five Year State Plan for People with Disabilities* (2001 – 2005). Through their research, they identified the following “key issues” for Indiana residents with disabilities:

- **Home and community-based services.** Indiana residents with disabilities believe that services delivered to their homes and places of work provide the greatest benefit, and they desire more options and greater investment in the implementation of such services.
- **Waiting lists.** Currently, thousands Hoosiers with disabilities are waiting for home and community-based care services. According to the GPCPD report, “The issue is not just that waiting is hard, but many people’s conditions deteriorate while they are waiting for services.”
- **Full utilization of Vocational Rehabilitation Services funds.** Indiana residents with physical disabilities who are participating in the survey indicated that they believe the available Vocational Rehabilitation Services programs are currently underutilized.

A recent study, *Priced Out in 2000*, compared average monthly SSI payments with rental housing costs at the national level and for each state. The study concluded that persons with disabilities receiving SSI income support lost “buying power” in the nationwide rental housing market over the past two years. The study also found that in Indiana, the monthly SSI benefit of \$545 represents 17 percent of statewide one-person median income. A person with disabilities receiving SSI income support in Indiana would have to pay 112 percent of this monthly benefit to be able to rent a modestly priced one-bedroom unit.

Housing direction established by the Governor’s Council. The latest Five Year State Plan for People with Disabilities identifies self-determination, employment, and community inclusion as three primary objectives to be addressed for persons with disabilities. Research presented in the plan indicates that persons with disabilities want to live in a community with privacy, safety, and without fear of being raped, abused or belittled. They need supportive services to make this possible. Some require the support of assisted living, but not regimentation. Those who are married expect to be able to live together. Group homes and Independent Living Centers are helping people become more self-sufficient, but they need well-trained, permanent staff who can teach life skills.

Issues addressed through the community inclusion objective involve the reliance on sheltered, segregated services, a dependent living bias and a lack of commitment to community integration (as evidenced by the small number of community-based support systems, the large number of people in nursing homes and the lack of accessible, affordable housing).

The Governor’s Planning Council for People with Disabilities has identified the following four objectives aimed at addressing the community inclusion initiative:

- Increase the number of children with disabilities, including those with emotional disabilities, in inclusive educational settings;
- Increase the number and quality of community living supports that enable people with disabilities and families to participate in inclusive community activities of their choice;
- Expand the number of people with disabilities who have accessible, affordable housing; and
- Expand the availability of accessible, affordable public and private transportation throughout the State, especially in rural areas.

Resources. The Council plans to address the objective of expanding the number of persons with disabilities who have accessible, affordable housing through the implementation of the following strategies:

- Promote interagency coordination around quality housing;
- Build supports that enable people to live in their own houses;
- Educate about and advocate for the benefits of universal design with housing designers, developers and builders as well as the general public; and
- Promote awareness in the housing industry that persons with disabilities are viable customers.

In addition, the Five Year Plan identifies a vision for the future of community living for persons with disabilities. This vision includes the establishment of affordable and accessible, individualized and dispersed housing for people with disabilities of all ages throughout the community, and the direction of funding away from services/buildings that congregate people with disabilities. This vision includes the provision of individualized supports to meet people's needs in their own homes (ownership or rental).

Many of the programs (including CDBG and HOME) available to persons with developmental disabilities are also available to persons with physical disabilities. It should also be noted that individuals with physical disabilities have access to the following financial and supportive service programs to help meet their housing and support needs:

- SSI is a federal income support program that is available to people who have disabilities and limited income and resources. In 2001, SSI provided up to \$454 per month for eligible single people.
- Community and Home Options to Institutional Care for the Elderly and Disabled is a state funded program that supports the elderly and people with disabilities. It can cover financial assistance for home modifications and various in-home supports (e.g., personal attendant care). In 1998 (the date of the last available data), approximately 1,800 Indiana residents with physical disabilities received CHOICE funds (18 percent of the total number of CHOICE fund recipients).
- Medicaid services are available meet the needs of individuals living in the community, large and small congregate facilities or who are receiving care in a hospital. Medicaid waivers make Medicaid funding available for home and community based services that have the support services they need to live in their own homes. Medicaid waiver funding cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications. In 1999, 71,682 Indiana residents with disabilities received over \$100 million in Medicaid funds.

Given the wide range of housing needs of individuals with physical disabilities, it is difficult to assess the total housing resources available to them. One indication of total resources is a housing survey recently conducted by Marion County. The survey found that one-third of all apartment complexes in the County has accessible units. It is unclear whether this percentage would continue to be accurate in nonentitlement areas in the State. However, since nonentitlement areas have a lower percentage of housing stock that is multi-family, it is likely that the number of accessible units is more limited in these areas. Additionally, without a specific count of people with physical disabilities in Marion County or a total count of apartments in the County, in addition to the measure of the quality of these units, it is impossible to assess whether these units meet the outstanding need.

Persons with Mental Illness or Substance Abuse Issues

Total population. It is appropriate to consider persons with mental illness and those with substance abuse issues together because Indiana uses one system to serve both of these populations.¹ Most recent estimates developed by the State's Division of Mental Health place the population of persons with mental illnesses at approximately 236,831. A recent actuarial study estimates the target population for state services (e.g., the poorest and least able to secure services) at 68,311.

It is estimated that 0.43 percent of Indiana's population are substance abuse clients in specialty treatment units on any given day. Given the 2001 population of 6,114,745 people, this would result in a total of 26,293 substance abuse clients statewide.

If the prevalence of mental illness and substance abuse were the same in nonentitlement areas as the State as a whole, they would be home to approximately 145,000 people with mental illness and 15,776 substance abuse clients. Recent statistics on populations served by FSSA show that 27 percent of clients served live in rural areas of the State; 73 percent live in urban areas.

FSSA's statistics on clients served indicate that the majority of persons with mental illnesses served by the agency (40 percent) are not in the labor force. Fourteen percent of those served had full time jobs, 9 percent had part time jobs, and 31 percent were unemployed.

Outstanding need. One method of determining outstanding need among persons with mental illness in the State is to compare the current availability of supportive services slots with the current need. As of 2000, there were 1,335 supportive services slots for individuals in Indiana, 291 less than the estimated need of 1,626. For families in need of supportive services, a demand of 900 slots exists, exceeding the supply of 810 by 90. Persons with serious mental illness face an even bigger gap between need and availability of services. While an estimated 616 supportive services slots exist for individuals and 78 for families, approximately 955 slots are needed for individuals and 339 for families – creating an outstanding need of 616 for individuals and 282 for families.

It is estimated that there are 97.5 beds available for substance abuse treatment per 100,000 people in the United States. Given this estimate, Indiana would have 5,662 total beds targeted to persons with substance abuse.

Recent studies have shown a strong correlation between mental illness and homelessness. The Coalition for Homelessness Intervention and Prevention recently conducted a study of persons experiencing homelessness in Indianapolis. The study indicated that approximately 30 percent of the single adult population experiencing homelessness has some form of severe and persistent mental illness. Using the estimate of 100,000 persons experiencing homelessness in Indiana over the course of a year, this would indicate that approximately 30,000 of those individuals have a mental illness.

Indiana's Family and Social Services Agency (FSSA) served 38,199 Hoosiers suffering from mental illness in 2001. Among this group, 70 percent were in independent living situations, i.e., living in their own homes or apartments or in independent living situations with parents or relatives. An additional 14 percent were living with parents, guardians or other caregivers, 3 percent were homeless

¹ Persons with mental illness are also often referred to as "persons with psychiatric disabilities." This report uses the more common term "persons with mental illness," which is currently used by HUD.

and 7 percent were living in group homes, institutions or other supervised, dependent settings. Approximately 73 percent of clients served by FSSA in 2001 were from urban areas in the State; 27 percent were from rural areas; 40 percent of FSSA clients with mental illnesses were not in the labor force in 2001; 31 percent were unemployed; 4 percent worked full time; and 11 percent worked less than full time.

Provision of housing to persons who are mentally ill or abuse substances in rural areas is difficult due to two factors. First, rental properties, particularly apartments, are less common outside of large cities. Additionally, HUD's scoring system for Section 811 grants uses minority participation as a significant factor in evaluations. Given the small number of minorities in the State's nonentitlement areas, this requirement puts applications from such areas at a disadvantage from the outset. Due to these factors, and the fact that all of the State's PATH programs are located in large cities, it seems likely that there is an outstanding need for housing for the mentally ill and for individuals with substance abuse problems in nonentitlement areas in Indiana.

Resources. Through the Hoosier Assurance Plan, the State's Division of Mental Health contracts with managed care providers who provide services to individuals requiring mental illness or substance abuse treatment and who have annual incomes falling beneath 200 percent of federal poverty guidelines. The Division has statutory authority for 43 managed care providers statewide. Each provider is reimbursed on a per consumer basis from the State. Since Indiana is consciously trying to downsize its state hospitals and de-institutionalize its mental health system, CHMCs are also allowed to "cash in" allocated state hospital beds for additional resources. CHMCs provide the following mandated services: inpatient services, partial hospitalization/psychosocial rehabilitation, residential services, outpatient services, consultation, education and community support. Priority populations are adults with chronic mental illness and children and adolescents who are seriously emotionally disturbed. In 1999, the Hoosier Assurance Plan supported more than 73,000 persons with mental illness.

In addition to state-provided services, Indiana's statutes require employers who provide mental health coverage to provide it in full parity with physical health coverage. Furthermore, the State's Children's Health Insurance Program provides full parity for mental illness.

The Division of Mental Health supports eight PATH teams and four CHMCs with Shelter Plus Care programs. These provide housing, job training, case management, medical services and referrals. In addition, most CHMCs also serve persons experiencing homelessness through referrals from other agencies. It should be noted that the PATH teams are all located in Indiana's six largest cities, meaning that few of these housing services are available in nonentitlement areas. A PATH-like team has recently been funded at the Center for Mental Health in Anderson using Mental Health Block Grant funds.

It is difficult to assess the housing resources available to the mentally ill since the Divisions' funding system is based on people served rather than services provided. Some providers have been more aggressive than others in pursuing HUD funding, such as Shelter Plus Care grants that provide rental assistance for hard-to-serve homeless persons with disabilities. Additional confusion comes from the wide variety of housing combinations offered by different providers.

Migrant Agricultural Workers

Total population. By definition, the number of migrant agricultural workers in Indiana fluctuates and, consequently, is difficult to measure. The most recent count identified a total of 3,552 migrant workers employed by 130 employers throughout the State. However, this count does not include seasonal workers, which are very difficult to measure due to their transient nature. Thus, the total of migrant and seasonal workers is much higher than this identified count. Due to the difficulty of locating workers, service providers estimate the State's annual population of migrant workers at about 8,000. Records from the Department of Labor's Transition Resources Program indicate that over 85 percent of migrant farm workers that receive services are Latino and nearly 50 percent have limited English-speaking abilities.

Outstanding need. A 2001 nationwide survey of the migrant worker population by the Housing Assistance Council found that the median monthly income for migrant worker respondents was \$860, and the median monthly housing cost was \$345. Excluding units where no rent was charged, the median housing cost was \$380. Three in five units were occupied by households with incomes at 80 percent or less of Area Median Income (AMI). Thirty-eight percent of migrant worker households surveyed had incomes of 50 percent or less of AMI, and 17 percent had incomes 30 percent or less of AMI.

The 2001 Housing Assistance Council survey indicated that 45 percent of migrant agricultural workers live in either single or multi-family housing. Employers owned 25 percent of all units, and 57 percent of employer-owned units were provided free of charge.

Serious structural problems, including sagging roofs, house frames or porches, were evident in 22 percent of the units surveyed and 15 percent had holes or large sections of shingles missing from their roofs. Foundation damage was evident in 10 percent of all units and windows with broken glass or screens were found in 36 percent of the units. Unsanitary conditions, such as rodent or insect infestation, were evident in 19 percent of the units surveyed and 9 percent had frayed wiring or other electrical problems present. More than 10 percent of units lacked a working stove, 8 percent lacked a working bath or shower and more than 9 percent lacked a working toilet.

The 2001 Housing Assistance Council survey found that crowding was extremely prevalent among migrant worker housing units. Excluding dormitories and barracks (structures designed for high occupancy), almost 52 percent of all units were crowded (defined as having a mean of more than one person per room, excluding bathrooms). Among crowded units, 74 percent had children present.

The U.S. Department of Labor's National Agricultural Workers Survey (NAWS) has been a consistent source of information on the demographics, working, and living conditions of agricultural workers in the United States. Since 1988, the NAWS has surveyed more than 25,000 workers. The most recent survey for which data are available was conducted between 1997 and 1998.

The majority of workers surveyed in 1997-1998 were paid by the hour, although this varied by type of work. About one-third of workers performing “harvest tasks” were paid piece rates (e.g., paid by amount of units harvested). The average wage earned by a worker in 1997-1998 was \$5.94 per hour, and about 12 percent of all workers earned less than the minimum wage. The survey compared wages over time and found that the purchasing power of agricultural worker wages has been declining. Workers’ wages have dropped (in real terms) since 1989, from \$6.89 to \$6.18 per hour. On an annual basis, about half of all workers surveyed reported earning less than \$7,500 per year.

According to the NAWS survey, most workers did not receive benefits as part of their employment. Only 41 percent were covered by unemployment insurance and just 33 percent were covered by workers compensation insurance.

The NAWS survey included very few questions about the specific health and living conditions of agricultural workers. In the 1997-1998 survey, 2 percent of workers reported that they did not have access to drinking water at their worksite. Sixteen percent reported not having water with which to wash and 13 percent reported that toilets were not available at work.

Although most migrant workers do not have a choice about the type of housing they will have, studies have indicated that they express preferences for living in mixed or homogeneous housing. Many unaccompanied men prefer living in mixed housing because it fosters a sense of community. Families, however, prefer to be in family-only facilities. A recent survey found that most housing managers and crew leaders are wary of placing families and unaccompanied men in the same facility.

Resources. Historically, growers have provided housing for migrant workers in Indiana. These growing facilities are licensed by the Indiana State Department of Health and are held to minimum standards, including windows and a source of heat. Indoor faucets or plumbing are not required under the standards, and most camps have common showers, restrooms and facilities for washing clothes. It should be noted that structures built before the adoption of these standards are acceptable under a grandfather clause, meaning that some families live in cabins as small as 10 by 12 feet in dimension. According to service providers, grower provided housing is more common in central and northern Indiana, while workers in the southern part of the State typically find housing independently.

Aside from grower provided housing, migrant workers are left to find housing for themselves in surrounding areas. The funding sources available for the development of migrant worker housing are those used by all developers of affordable housing seeking subsidies and can be very competitive.

A 12-unit development for migrant workers in Knox County funded with CDBG funds began construction in 2000 and was finished and fully occupied by summer 2001. The sub-recipient of these funds, the Knox County Rural Housing Corporation, received matching funds from the farmer who would hire the workers in order to make the project viable. This new complex targets low income migrant workers (those making 30 percent or less of AMI). Knox County is also in the planning stages of working with another grower to develop additional migrant worker housing. A \$300,000 rehabilitation of existing migrant worker housing near Goshen was recently completed. This project was also subsidized by CDBG funds. IHFA also recently awarded a farmworker-housing grant for an orchard in Covington. Construction has started on two duplexes and will begin in spring 2002 on a third.

In addition, special outreach services are provided to reach migrant worker populations through the Comprando Casa program, a homeownership education program designed specifically for the Hispanic/Latino population. Rural Opportunities, Inc. (ROI) is currently applying for funding to establish a financial literacy program for migrant workers throughout the State. This ROI initiative is designed to help the Hispanic/Latino migrant worker population become familiar with the American banking system, decrease predatory lending, address credit issues and create a stepping stone to homeownership training.

Implications

The many needs of the populations discussed above, combined with the difficulties in estimating the extent of such needs, can at times be overwhelming. Furthermore, the dollars available to serve special needs populations are limited, and these groups often require multiple services. The exhibit on the following page attempts to identify the greatest needs of each special needs populations and shows the primary resources available to meet these needs. As discussed in the text, these needs are often more pronounced in rural areas due to lack of service population.

Exhibit V-10.
Summary of Special Needs and Available Resources

Population	Housing Need	Community Need	Primary Resource Available
Elderly	Rehabilitation/repair assistance Modifications for physically disabled Affordable housing (that provides some level of care)	Public transportation Senior centers Improvements to infrastructure	CDBG CHOICE HOME/IHFA Home Equity Conversion Mortgage Program Medicaid Public Housing Section 202 Section 8 USDA Rural Housing Services
Homeless	Beds at shelters for individuals Transitional housing/beds for homeless families with children Affordable housing for those at risk of homelessness	Programs for HIV positive homeless Programs for homeless with substance abuse problems Programs for homeless who are mentally ill	ESG CDBG HOME/IHFA HOPWA IDOC ISDH County Step Ahead Councils County Welfare Planning Councils Local Continuum of Care Task Forces Municipal governments Regional Planning Commissions State Continuum of Care Subcommittee
Developmentally Disabled	Semi-independent living programs Group homes	Smaller, flexible service provision Community settings for developmentally disabled Service providers for semi-independent	CDBG CHOICE HCBS HOME/IHFA SSI Medicaid Section 811 Olmstead Initiative Grant DDARS BDDS Supported Living Supported Group Living
HIV/AIDS	Affordable housing for homeless people with HIV/AIDS Housing units with medical support services Smaller apartment complexes Housing for HIV positive people in rural areas Rental Assistance for people with HIV/AIDS Short term rental assistance for people with HIV/AIDS	Support services for AIDS patients with mental illness or substance abuse problems Medical service providers Public transportation	HOME/IHFA HOPWA Section 8
Physically Disabled	Housing for physically disabled in rural areas Apartment complexes with accessible units Affordable housing for homeless physically disabled	Public transportation Medical service providers	CDBG CHOICE HOME/IHFA SSI Medicaid Section 811
Mental Illness and Substance Abuse	Community mental health centers Beds for substance abuse treatment Supportive services slots Housing for mentally ill in rural areas	Substance abuse treatment Education Psychosocial rehabilitation services Job training Medical service providers	CDBG CHIP Division of Mental Health Section 811 Hoosier Assurance Plan Olmstead Initiative Grant
Migrant Agricultural Workers	Grower-provided housing improvements Affordable housing	Family programs Public transportation Homeownership education	CDBG Rural Opportunities, Inc. Comprando Casa Program USDA Rural Development 514 & 516 Programs

Source: BBC Research & Consulting, 2002.

Data Sources

A number of data sources were relied upon in the preparation of this section, including key person interviews with government and non-profit service providers and advocates, and multiple primary and secondary documents. The following documents were used in the preparation of this section:

- *2000 Continuum of Care Consolidated Application, State of Indiana*, prepared by Indiana Coalition for Housing and Homeless Issues (ICHHI);
- *A Profile of Older Hoosiers*, published by Indiana University;
- *Asset Ownership of Households*, U.S. Bureau of the Census, 1995;
- *City of Indianapolis Homeless Survey*, prepared by the Coalition for Homelessness Intervention and Prevention;
- *Comprehensive Plan for the Design of Services for People with Developmental Disabilities*, prepared by the Indiana SB 317 Task Force;
- *Current Population Report, Household Economic Studies, Americans With Disabilities 1994-1995*, published by the U.S. Department of Commerce;
- *Current Population Survey*, U.S. Bureau of the Census, March 2000;
- *Developmental Disabilities Services in Indiana: Assessing Progress Through the Year 2000*, prepared by David Braddock, Ph.D. and Richard Hemp, M.A. for the Association of Rehabilitation Facilities of Indiana;
- *Disabilities Affect One-Fifth of All Americans*, U.S. Census Brief, U.S. Bureau of the Census, December 1997;
- Division of Mental Health, Olmstead Data Collection Tool, Olmstead Task Force;
- *Estimations of Prevalence and Mental Health Systems Data*, 1998;
- Family and Social Services Administration (FSSA) 2000 Report on Elderly and Aging;
- *Five Year State Plan for People With Disabilities: Fiscal Years 2001 – 2005*, as prepared by the Indiana Governor's Planning Council for People with Disabilities;
- *HIV/STD Quarterly*, published by the Indiana State Department of Health, October 2001;
- *Homelessness: Programs and the People They Serve*, prepared by the Interagency Council on the Homeless, 1999;
- HOPWA Semi-Annual Reports, IHFA, 2002;

- *Housing Crisis Continues: Findings from Priced Out in 2000*, Opening Doors: A Housing Publication for the Disability Community, 2001;
- *Housing Our Elders: A Report Card on the Housing Conditions and Needs of Older Americans*, published by HUD, 1999;
- *Indiana's Comprehensive Plan for Community Integration and Support of Persons with Disabilities*, Family and Social Services Administration, 2001;
- *Kernan Announces \$665,420 in Awards for AIDS Housing Program*, press release by Indiana Housing and Finance Authority, 2001;
- *National Evaluation of the Housing Opportunities for Persons with AIDS Program (HOPWA)*, ICF Consulting for the U.S. Department of Housing and Urban Development;
- *National Nursing Home Survey*, National Center for Health Statistics, 1999;
- *New Partnerships for Homeownership and Individualized Housing for People with Low Incomes and Disabilities*, from the Back Home in Indiana Alliance;
- *No Refuge From the Fields: Findings from a Survey of Farmworker Housing Conditions in the United States*, Housing Assistance Council, 2001;
- *Opting In: Renewing America's Commitment to Affordable Housing*, published by HUD;
- *Programs Relating to Comprehensive Mental Health*, Division of Mental Health of the Family Social Services Administration (FSSA);
- *Residential Services for Persons with Developmental Disabilities, Status and Trends Through 2000*, Research and Training Center on Community Living, Institute on Community Integration/UAP;
- Rural Opportunities, Inc., Quarterly Progress Reports, 2001;
- *Spring 2001 Housing Survey*, AIDS Housing of Washington, 2001;
- *State of Indiana Consolidated Annual Performance and Evaluation Report (CAPER) for Program Year 2000*, BBC Research and Consulting 2001;
- State of Indiana, FSSA, Division of Mental Health web page (<http://www.ai.org/fssa/HTML/PORGRAMS/2c.html>);
- *Statewide HIV/AIDS Housing and Organizational Capacity Needs Assessment, State of Indiana Report*, prepared by Indiana Cares Inc. (now AIDServe Indiana);
- *The National Agricultural Worker Survey*, U.S. Department of Labor, 1997-1998;

- *The Older Population in the United States: Population Characteristics*, U.S. Bureau of the Census, March 1999;
- *Three Year State Plan for People with Disabilities: Fiscal Years 1998 – 2000*, as prepared by the Indiana Governor’s Planning Council for People with Disabilities.

Persons Contacted

In addition to the aforementioned data sources, a number of people with specific knowledge of various special needs populations furnished information either electronically or by telephone that were used in preparation of this section. We thank these individuals for their very helpful assistance.

- Paula Barrickman, Indiana Division of Mental Health and Addiction;
- Rosemary Carney, Family and Social Services Administration;
- Lisa Coffman, Indiana Housing Finance Authority;
- Judy Hall, Family and Social Services Administration;
- Deborah McCarty, Indiana University, Indiana Institute on Disability and Community;
- N. Ellen McClimans, Family and Social Services Administration;
- Annette Phillips, Rural Opportunities, Inc.;
- Marge Slauter, Family and Social Services Administration;
- Patrick Taylor, Indiana Coalition on Housing and Homelessness Issues; and
- Mary Lou Terrell, Knox County Housing Authority.

SECTION VI.

2001 Program Year Strategy and Action Plan

SECTION VI.

Strategies and Actions

Pursuant to Section 91.315 of the Consolidated Plan regulations, this section contains the following:

- A reiteration of the State's philosophy of addressing housing and community development issues;
- A discussion of the general obstacles the State faces in housing and community development;
- How the State intends to address the identified housing and community development needs;
- How the State determined priority needs and fund allocations; and
- The State's FY2002 One Year Action Plan.

This section also partially fulfills the requirements of Section 91.320 of the Consolidated Plan regulations. The bulk of the requirements of Section 91.320 – a discussion of federal and non-federal resources, funding activities and allocation plans, geographic distribution of assistance, and program specific requirements – are found in Appendix G, Agency Allocation Plans. Required state certifications are located in Appendix B.

Approach and Methodology

Planning workshop. The Consolidated Plan Coordinating Committee attended a workshop in March 2002 to evaluate the five year Strategic Plan adopted in FY2000 and develop a One Year Action Plan for FY2002. The agenda for the workshop was to:

- Review the housing and community development needs identified through the FY2002 planning process;
- Review the five year housing and community development goals and resulting Strategic Plan developed in FY2000; and
- Keep working on, modify, delete, or develop new Action Items for the FY2002 program year.

At the end of the workshop, the Committee had developed the One Year Action Plan for FY2002.

Planning principles. During the workshop, the Committee also reviewed and reaffirmed the guiding principles developed in the FY2000 strategic planning process, which include:

- Focus on the findings from citizen participation efforts (public forums, community surveys, public comments);
- Allocate program dollars to their best use, with the recognition that nonprofits and communities vary in their capacities and that some organizations will require more assistance and resources;
- Recognize that the private market is a viable resource to assist the State in achieving its housing and community development goals;
- Emphasize flexibility in funding allocations, and de-emphasizing geographic targeting;
- Maintain local decision making and allow communities to tailor programs to best fit their needs;
- Leverage and recycle resources, wherever possible; and,
- Understand the broader context within which housing and community development actions are taken, particularly in deciding where to make housing and community development investments.

Geographical allocation of funds. In the past, the responsibility for deciding how to allocate funds geographically has been at the agency level. The Committee has maintained this approach, with the understanding that the program administrators are the most knowledgeable about where the greatest needs for the funds are located. Furthermore, the Committee understands that since housing and community development needs are not equally distributed, a broad geographic allocation could result in funds being directed away from their best use.

Specific information on the geographic allocation of funds for each of the four HUD programs is located in the program allocation plans in Appendix G.

Prioritization of funds. The Committee has determined broad guidelines for priority setting. Ultimately, the Committee strives to provide funding to activities that benefit individuals and groups with the greatest needs. The Committee maintains that the greatest needs are best determined at the local level. For statewide priorities, the Committee has adopted the overall priorities as 1) income, with the greatest emphasis on the lowest income groups, and 2) special needs populations.

The results of the FY2000 program year strategic plan and action items audit are detailed in following section, beginning with a summary of the housing and community development needs identified during the FY2002 Consolidated Planning process.

Summary Findings

Sections II-V of the FY2002 Consolidated Plan Update present findings from the community survey, regional public forums, and secondary statistical research. In sum, these data showed the following trends and implications:

- The top housing and community development needs identified in the community survey included affordable single family and rental housing and transitional housing. The top community development needs were for downtown revitalization, economic development and improvements in public infrastructure.
- Thirty-four percent of survey respondents agreed that discrimination occurs in their communities. The types of discrimination perceived to be the most prevalent were based on family size, race, disability and language.
- The majority of respondents to the survey felt that the housing and service needs of the homeless, mentally ill, and physically and developmentally disabled were not being adequately met. Respondents felt that the needs of the elderly were being met the best, relative to other special needs groups (although improvements are still needed).
- Although housing prices in Indiana are still affordable relative to national standards, an estimated 400,000 Indiana renters and homeowners are paying more than 30 percent of their incomes in housing and are cost burdened. The barriers to affordable housing most often identified by community survey respondents included housing cost, transportation, and distance between housing and place of employment.

The following table provides the estimated 2002 program year funding levels for each of the four HUD programs. These resources will be allocated to address the identified housing and community development strategies and actions. Please see Appendix G for methods of distribution for each program, including matching dollar requirements and sources of such funds.

***Exhibit VI-1.
2002 Consolidated
Plan Funding,
by Program and
State Agency***

Source:
State of Indiana and HUD, 2002.

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$37,879,000
Indiana Housing Finance Authority (HOME)	\$16,447,000
Indiana Housing Finance Authority (HOPWA)	\$751,000
Indiana Family and Social Services Administration (ESG)	\$1,747,000
Total	\$56,824,000

Five Year Goals

Seven top-level goals were established by the Committee for the FY2000 five year plan. The Committee has retained these top level goals for the FY2002 Action Plan. The goals, strategies, and action items are not ranked in order of importance, since it is the desire of the State to allow each region and locality to determine and address the most pressing needs it faces.

1. Expand and preserve affordable rental housing opportunities.
2. Enhance affordable homeownership opportunities.
3. Promote livable communities and community redevelopment.
4. Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.
5. Strengthen and expand the State's continuum of care for persons who are homeless.
6. Strengthen the safety net of housing and services for special needs groups.
7. Enhance the local capacity for housing and community development.

For the FY2002 plan, the action items developed for program years 2000 and 2001 to achieve each of these goals were audited for their effectiveness in continuing to address the housing and community development needs identified during the FY2002 planning process. The following section outlines the Strategies and Action Plan in detail, including any modifications that have been made to better meet community needs.

Strategies and Action Plan

Goal 1. Expand and preserve affordable rental housing opportunities.

As detailed in the Housing and Community Development and Housing Market Analysis sections of the report, one of the greatest needs of communities is affordable, quality, multifamily housing. The As reported in the Housing Market Analysis section, an estimated 35 percent of the State's rental households paid more than 30 percent of their household incomes in rent in 2000 and, as such, were cost burdened.

The strategies developed to accomplish Goal 1 include:

- a. Continue funding IHFA's Housing from Shelters to Homeownership program to provide affordable rental housing. This program utilizes CDBG and HOME dollars to fund activities ranging from emergency shelter development, to owner and rental housing rehabilitation and new construction, to homeownership counseling and down payment assistance. Units of local government, townships, public housing authorities, Community Housing Development Organizations (CHDOs) and nonprofit entities

may all apply for funding. Preference is given to those projects that serve the lowest income citizens, although this program's scoring system considers a number of factors to ensure that dollars are allocated to the greatest needs.

- **Action Items to be Monitored.** On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
- **Accomplishments.** *This program will continue in FY2002. IHFA proposes to allocate more than \$3 million of HOME and CDBG funds to provide affordable rental housing through the Housing from Shelters to Homeownership program during FY2002.* In addition, IHFA will continue to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.

- b. Continue using Rental Housing Tax Credits to develop affordable rental housing. Since the program's inception in 1986, IHFA has been active in allocating Rental Housing Tax Credits. IHFA recognizes the value of tax credits in providing the much needed development of affordable rental housing; the program has long been at the core of the agency's multifamily division activities.

- **Action Items to be Monitored.** IHFA will also evaluate and report annually to the Committee on the ability of the Rental Housing Tax Credit program to serve the State's housing needs. IHFA will actively campaign for federal regulations that increase the amount of Rental Housing Tax Credits that states are allowed to allocate.
- **Accomplishments.** *This program will continue in FY2002. IHFA proposes to allocate \$3 million of HOME funds to provide affordable rental housing through the Rental Housing Tax Credit program during FY2002.*

- c. Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.

- **Action Items to be Monitored.** The Committee has been unable to address this action item during the 2000 and 2001 program years. However, the Committee believes this opportunity for funding should be explored. During FY2002, members of the Committee will evaluate the political climate for this action item and recommend a course of action.

- **Accomplishments.** *This action item is ongoing.* The Committee determined that this action item could be explored by the newly formed Interagency Council for the Homeless. FSSA, IACED, and ICHHI will work together and with the Council to evaluate the feasibility of this action item.
- d. Continue to preserve existing Section 8 expiring use properties through IHFA's work as a HUD designated Participating Administrative Entity (PAE) to encourage property owners to remain in the Section 8 program. In addition, IHFA has been approved as a Section 8 Contract Administrator for certain properties.
 - **Action Items to be Monitored.** A designated Consolidated Plan Committee member will report to the Committee on IHFA's accomplishments as a PAE and Section 8 Contract Administrator on an annual basis.
 - **Accomplishments.** *This action item is ongoing. For FY2002, IHFA will remain a PAE and Section 8 contract administrator.*
- e. Continue the use of the Indiana Coalition on Housing and Homeless Issues' (ICHHI) "OTAG" program, which assists displaced Section 8 tenants in finding new affordable rental units.
 - **Action Items to be Monitored.** The Committee will become better informed about this program and similar programs throughout the State. The Committee will use this strategy in conjunction with the continuing work of IHFA as a PAE and Section 8 Contract Administrator, in an effort to ensure a holistic approach to preserving the affordable rental units currently provided by expiring use properties.
 - **Accomplishments.** *This action item is ongoing.*

Goal 2. Enhance affordable homeownership opportunities.

Affordable housing has been consistently identified as a top need in the forums and surveys conducted as part of the five year Consolidated Planning process. Expansion of affordable rental housing programs, which is addressed in the strategies for Goal 1, will serve a portion of this need, especially for the very lowest income households.

Enhancing homeownership opportunities is another part of the solution. The need for affordable single family housing was expressed by both survey respondents and forum attendees, including those representing special needs groups. According to Census 2000 Supplementary Survey data, nearly 217,000 Indiana homeowners paid more than 30 percent of their household income on housing costs in 2000.

The strategies developed to accomplish Goal 2 include:

- a. Continue to fund IHFA's Housing from Shelters to Homeownership program to provide affordable single family new construction and rehabilitation of existing units for resale.

- **Action Items to be Monitored.** On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
 - **Accomplishments.** *This program will continue in FY2002. IHFA proposes to allocate \$3.9 million of HOME and CDBG funds to provide affordable owner occupied housing through the Housing from Shelters to Homeownership program during FY2002.* In addition, IHFA will continue to utilize a competitive allocation system for the program. Preference is given to projects that: 1) Meet the needs of their specific community; 2) Attempt to reach very low-income levels of 30% of area median income; 3) Are ready to proceed with the project upon receipt of the award; and, 4) Revitalize existing neighborhoods.
- b. Continue IHFA's First Home program, which uses Mortgage Revenue Bonds and Mortgage Credit Certificates to provide interest rate subsidies and down payment assistance to low and very low income households for purchase of their first home.
- **Action Items to be Monitored.** IHFA will evaluate and report annually to the Committee on the accomplishments of the First Home program in serving the State's lowest income populations who desire homeownership. IHFA will actively campaign for federal regulations that increase the amount of private activity bonds that states are allowed to issue.
 - **Accomplishments.** *This program is ongoing.* IHFA was successful in its campaign to increase the amount of private activity bonds allowed. Congress passed the increase, from \$50 per capita in 2000, to \$62.50 in 2002 and \$75 beginning in 2002.
- c. Explore the feasibility of establishing a statewide homebuyer counseling program.
- **Action Items to be Monitored.** A designated Committee member will work with IHFA to evaluate the need for a homebuyer counseling program. If a need for such a program is identified, the Committee will assist IHFA in marketing the program to targeted populations, including dissemination of program materials at the Consolidated Plan regional forums and public hearings

- **Accomplishments.** During 2001, IHFA hosted two roundtable discussions and conducted a mail survey to ascertain the need for a statewide homebuyer counseling program. In general, housing providers agree that there is a need for homebuyer education. *For program year 2002*, IHFA has funded The Homeownership Education & Counseling Initiative (HomeEC), which is being conducted by IACED. The broad purpose of HomeEC is to determine the need for a statewide homeownership education and counseling program and develop a framework for such projects. In spring 2002, a series of roundtable meetings will be held throughout the State with organizations that are actively promoting or are interested in homeownership education and counseling efforts. The HomeEC Initiative will also explore accessibility and distribution of current programs throughout the State and the certification of counselors.

The Individual Development Account (IDA) program mentioned in Action Item e. (below) contains a financial management component to assist potential homebuyers in understanding the financial requirements of buying a home.

- **Action Items to be Monitored.** *Results of the Initiative will be available in 2003.*
- d. Consider establishing a marketing campaign that promotes homeownership to the State's minority populations, specifically targeting African American and Hispanic homebuyers.
- **Action Items to be Monitored.** IHFA will work to evaluate the feasibility of establishing such a marketing campaign. If the decision is made to move forward with these marketing efforts, the Committee will assist in dissemination of materials and integrate the information into the Consolidated Plan public outreach process.
 - **Accomplishments.** *In 2001, IHFA ran billboard advertisements for its homeownership program. The three targeted groups were African-Americans, Hispanics and areas of the state where purchase price limits had been increased for the first time in seven years, as identified by a HOME funded study by the Indiana University Center for Real Estate Studies. The geographic areas for the billboards were South Bend/Elkhart, Bloomington and Evansville. The advertisements resulted in a significant increase in phone calls to the toll-free line. IHFA will likely place advertisements again during FY2002 in late spring or summer, but details have not been determined.*
- e. Continue using the Department of Commerce's (IDOC) Individual Development Account (IDA) program. This program provides a three to one match by the State (up to \$900 per year) to families at 150 percent of the poverty level who are trying to save money for a down payment on a home for themselves or a dependent.

- **Action Items to be Monitored.** The Committee will support legislative action for continuation of the IDA program and campaign for its reauthorization. In addition, designated Committee members will evaluate the effectiveness of the program, including making administrative funds available for the community development corporations that participate in the program. The members will report to the Committee on opportunities for leveraging CDBG and HOME funds and/or programs to support the IDA. Where needs are identified (e.g., target areas in the State where participation is underutilized), the Committee will work with program administrators to fulfill such needs.
 - **Accomplishments.** *The State Legislature reauthorized the program in mid-2001. As such, this program is ongoing. The “IDA Working Groups” that have been established to provide feedback to IDOC about the program from organizations that were awarded an account are also ongoing.*
- f. Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize homeownership.
- **Action Items to be Monitored.** The Committee has been unable to address this action item during the 2000 and 2001 program years. However, the Committee believes this opportunity for funding should be explored. During FY2002, members of the Committee will evaluate the political climate for this action item and recommend a course of action.
 - **Accomplishments.** *This action item is ongoing. The Committee determined that this action item could be explored by the newly formed Interagency Council for the Homeless. FSSA, IACED, and ICHHI will work together and with the Council to evaluate the feasibility of this action item.*
- g. Use the Section 8 homeownership program to assist low income populations achieve homeownership.
- **Action Items to be Monitored.** *This program became available to the State’s citizens in January 2002. During program year 2002, the FSSA Coordinating Committee members will report on the implementation and success of the program.*

Goal 3. Promote livable communities and community redevelopment.

Citizens identified a number of community development concerns as detailed in the Housing and Community Development Needs section of the report. Survey respondents cited downtown revitalization and improvements in public infrastructure as top community needs. Forum attendees identified daycare for children and the elderly and assistance with infrastructure redevelopment costs, in addition to public transportation.

The Department of Commerce has recently taken a new approach to measuring the quality of life of the State's communities by employing a "livable communities" concept. IDOC defines livable communities as those that "actively and successfully serve the needs of their citizens; effectively connect people and places; and preserve, build upon, and invest in their economic, environmental, and human assets. To achieve this, livable communities plan and prepare for the future and form partnerships between the business, civic, government and not-for-profit sectors of the community." Thus, a livable community is one that encompasses, among other things, adequate transportation systems, good daycare services, and ample employment opportunities.

Because community development issues are often interconnected – e.g., inadequate employment opportunities can affect the commute citizens must endure to find a job – the Committee chose to address the community development concerns through the promotion and creation of livable communities. The strategies developed to accomplish Goal 3 include:

- a. Continue funding IDOC's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of daycare and senior centers.
 - **Action Items to be Monitored.** IDOC will continue soliciting feedback from its grant recipients about the CFF program, including components of the program that could be modified to better meet the needs of Indiana's communities. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of communities.
 - **Accomplishments.** *This program is ongoing for 20002. During program year 2002, communities in the State received \$25 million in funding through the CFF. A variety of projects were funded, including: community and family service centers; a disabled adult facility; a head start center; fire stations and fire trucks; a library; senior centers; and stormwater, water and sewer infrastructure redevelopment projects. In addition, the CFF was used for historic preservation, downtown revitalization, and to subsidize affordable housing through infrastructure development.*
- b. Expand knowledge of a referral network to programs that complement the CFF and provide funding leverage. Examples of such funding sources include: the Indiana Department of Transportation (INDOT) public transit programs; the Indiana Department of Workforce Development (DWD) vocational and technical education programs; and programs funded by HUD's SuperNOFA.

- **Action Items to be Monitored.** *During program year 2002, the Consolidated Plan Coordinating Committee will compile a list of programs from which communities might benefit and, during the regional forums held as part of the 2003 planning process, inform communities about resources available to assist in meeting community needs (some of which are not eligible activities for the four HUD grants). During the 2002 program year strategic planning workshop, the Committee began compiling a list of potential programs. The list currently includes the 211 program, regional transportation systems (e.g., the Catch A Ride program in the southeast portion of the State), the State Board of Health 800 number, IUPUI Point of Entry, and one-stop employment centers through the Department of Workforce Development.*
- c. Continue funding IHFA's Housing from Shelters to Homeownership program, which provides funding for the entire continuum of housing needs of communities.
 - **Action Items to be Monitored.** On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
 - **Accomplishments.** *This program will continue in FY2002. IHFA proposes to allocate more than \$14 million of HOME and CDBG funds to the Housing from Shelters to Homeownership program during FY2002. This program gives preferences to projects that meet the needs of their specific community and revitalize existing neighborhoods.*
- d. Continue the use of the planning and community development components that are part of the Planning Grants and Foundations programs funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding.
 - **Action Items to be Monitored.** The Committee will evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME dollars to such programs if significant gaps in this type funding are identified.
 - **Accomplishments.** *These programs are ongoing. During program year 2002, IHFA will consider increasing its proposed CDBG and HOME allocation to the Foundations program, which is currently expected to be \$1 million. This proposal is in response to increased demand for the program. During 2002, \$1.5 million of CDBG funds are proposed to fund the Community Focus Fund planning grant program.*

- e. Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
 - **Accomplishments.** The RHTC program provides incentives for rehabilitation through its competitive scoring system. The Housing from Shelters to Homeownership program has scoring criteria to encourage rehabilitation of existing structure. *These scoring preferences are continuing.* Additionally, the 2002 Qualified Allocation Plan (QAP) has set aside 8.3% of available annual RHTCs for developments that involve rehabilitation of currently occupied low income housing, developments otherwise in danger of being removed by a federal agency, and/or the conversion of existing market rate housing to affordable housing.
- f. Explore the feasibility of a statewide Fair Housing campaign.
 - **Action Items to be Monitored.** The Committee will work with Indiana Civil Rights Commission (ICRC) to examine the need for a statewide Fair Housing campaign and consider accepting proposals for funding fair housing activities. The feasibility of the program will be researched in program year 2000-01, with a potential implementation during program year 2002-02.
 - **Accomplishments.** *During program year 2001, the Fair Housing Task Force implemented a statewide fair housing campaign. Activities in 2001 mostly consisted of planning the campaign and hiring an advertising agency to design campaign billboards, transit displays, posters, and radio and television public service announcements. The billboards will be located on main arteries throughout the state leading into nonentitlement cities.*
- g. Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
 - **Accomplishments.** The Rental Housing Tax Credit program continues to give scoring preferences for energy efficiency. The Housing from Shelters to Homeownership program includes points for the design of structure, quality of amenities, and energy efficiency. Applicants receive points for committing to specific design features, which include a variety of Energy Star rated appliances and building products.
- h. Continue working to reduce the environmental hazards in housing, including lead based paint risks.
 - **Action Items to be Monitored.** The Committee will support a team effort between IACED and IHFA to provide lead inspectors and assessors certification courses and training to grantees about the hazards of lead based paint and safe work practices.

- **Accomplishments.** *LACED and IHFA will continue their lead based paint training workshops during program year 2002. In spring 2002, certification and refresher courses will be held for lead inspectors, risk assessors, and lead supervisors. Also, during fall 2001, IHFA sponsored a lead based paint training conference conducted by the Environmental Management Institute.*

Goal 4. Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.

The Housing and Community Development Needs of the report discusses the need for investment in the State's human capital. Specifically, a recent study by the Indiana Economic Development Council found that for every 100 high-skill job openings, only 65 applicants were qualified. The need for job training and education has also been expressed in the community forums and surveys. The 2002 community survey showed a marked increase in the number of communities that reported decreases in jobs during the past year.

Along with the strategies to promote livable communities outlined in Goal 3, the State will:

- a. Continue the use of IDOC's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation for low to moderate income persons.
 - **Action Items to be Monitored.** IDOC will continue soliciting feedback from its grant recipients about the CEDF program, and continue to collect data on the number of jobs created from and beneficiaries of the CEDF program. This feedback will be compared to the community (especially employment) needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CEDF, including the scoring process, will be modified as needed to reflect the needs of communities.
 - **Accomplishments.** *The program funding and evaluation process is continuing.*
- b. Explore using the CEDF to fund employer based skills training that is transferable.
 - **Action Items to be Monitored.** IDOC has evaluated the feasibility of implementing such a program and set aside \$2 million of CDBG funds for new and basic skill training.
 - **Accomplishments.** *Since implementation, the program has been very successful. This program will continue during 2002.* The training is targeted at those needing basic skills (including ESL); business and units of local government may receive program funds.

Goal 5. Strengthen and expand the State's continuum of care for persons who are homeless.

As detailed in the Special Needs section of the report, between 80,000 and 100,000 citizens in the State are estimated to be homeless at any one time. These individuals require a combination of housing and supportive services, ranging from health care to temporary shelters to job training, to address their needs. The State has been working to hard to integrate the continuum of care concept into program development, but this has proven to be a difficult task that requires more resources than originally available.

To further the continuum of care concept throughout the State, the Interagency Council for the Homeless has been recreated. The Council will also oversee implementation of the Homeless Management Information System (HMIS), required by the U.S. Congress to be part of continuums of care by 2003.

The strategies developed to accomplish Goal 5 include:

- a. Continue to submit an annual SuperNOFA application to fund continuum of care activities.
 - **Action Items to be Monitored.** The Committee will be responsible for ensuring that the State Continuum of Care application is submitted to HUD annually. This will be accomplished through the creation of the Continuum of Care Committee (CCC) to provide oversight and development of the application. In addition, the CCC will evaluate the ongoing effectiveness of the programs funded by the grant.
 - **Accomplishments.** *This action item is ongoing. An application will be submitted for FY2002.*
- b. Create regional continuum of care consortia to coordinate continuum of care activities and provide guidance on specific needs.
 - **Action Items to be Monitored.** *The Interagency Council for the Homeless will have as a priority organizing regional continuums of care.*
 - **Accomplishments.** *The former Continuum of Care Committee began this process through a series of conference call with key housing and service providers throughout the State. In March 2002, the Committee held two workshops – one to introduce the continuum of care concept and begin a regional approach, and the other to introduce the HMIS and its requirements.*
 - *IHFA gives scoring preferences to organizations that participate in the State HIV/AIDS Continuum of Care on its HOPWA applications.*
- c. Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications.

- **Accomplishments.** *This activity is ongoing and will continue for the FY2002 SuperNOFA. ICHHI will hold a training workshop a few weeks after release of the SuperNOFA, in addition to visiting organizations throughout the State to conduct more tailored training.*
- d. Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program.
 - **Action Items to be Monitored.** IHFA will increase its goal during the calendar year for awarding funds for shelter and transitional housing through the Housing from Shelters to Homeownership program to \$3 million annually, from \$2.5 million.
 - **Accomplishments.** *In FY2001, the goal was not met because of lack of applications. The goal amount will remain for FY2002, with the potential for an increase if there is demand.*
- e. Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.
 - **Action Items to be Monitored.** The Committee has been unable to address this action item during the 2000 and 2001 program years. However, the Committee believes this opportunity for funding should be explored. During FY2002, members of the Committee will evaluate the political climate for this action item and recommend a course of action.
 - **Accomplishments.** *This action item is ongoing. The Committee determined that this action item could be explored by the newly formed Interagency Council for the Homeless. FSSA, IACED, and ICHHI will work together and with the Council to evaluate the feasibility of this action item.*
- f. Continue working to improve the Family and Social Service Administration's (FSSA's) Emergency Shelter Grant (ESG) applications and scoring process to emphasize continuum of care services.
 - **Action Item.** During 1999, FSSA worked with ICHHI to improve its ESG application to focus more on continuum of care components of shelter development and operation.
 - **Accomplishments.** *The revised application is currently being used. FSSA will continue revisions of the application, if needed, to encourage shelter provider integration in continuum of care networks. For FY2002, the applications were revised to give a preference to transitional housing and shelters for the mentally ill, in response to needs expressed during the 2001 public forums.*

- g. Implement a Homeless Management Information System between 2002 and 2004.

- **Action Items to be Monitored.** *The Interagency Council for the Homeless will make this a priority during FY2002 and 2003. The Council will seek HUD funding for the implementation process. In addition, in 2004, ESG applications will require use of the HMIS.*

Goal 6. Strengthen the safety net of housing and services for special needs groups.

Special needs groups, including the homeless, need a combination of housing and community services to ensure quality of life. Section V of the report discusses the needs of special needs populations, and estimates the gaps in both housing and community services by population. The State recognizes that the needs of this group range from an intensive, high level of services to very minor assistance, and that State programs must be flexible to accommodate all levels of need.

In addition to many of the strategies listed for Goal 5, the strategies developed to accomplish Goal 6 include:

- a. Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for persons who are homeless and require enhanced supportive services (e.g., persons with mental illness or substance abuse).

- **Action Items to be Monitored.** The Shelter Plus Care program will provide tenant based rental assistance, and will be administered through the Community Action Agency network in the State. The current funding level will provide 60 vouchers for 5 years. The Committee will work to increase the amount of available resources for better assisting the State's special needs populations that are most difficult to serve.

- **Accomplishments.** *The Shelter Plus Care program awards have been granted. Community Action of Northeast Indiana will receive \$900,000 over 5 years, which will produce approximately 50 vouchers for housing and utility payments. Populations to be served include persons who are homeless with substance abuse, who are living with HIV/AIDS, and who have mental illnesses.*

- b. Continue the Consumer Advisory Board (CAB) administered by the Department of Health to receive input on the needs of the State's population living with HIV/AIDS.

- **Accomplishments.** *CAB continues to be a program of the Indiana State Department of Health. IHFA attends CAB meetings regularly to provide members with an update on the HOPWA program and progress throughout the State. IHFA also solicits and receives feedback on the HOPWA program from CAB members.*

- c. Enhance technical assistance and planning activities of organizations serving special needs groups.

- **Accomplishments.** *Technical assistance and resource identification remain eligible activities under the HOPWA program. During IHFA's first year of administering the program, the majority of program sponsors focused on programs that directly supported clients' needs (housing and supportive services). HOPWA project sponsors are able to take advantage of IHFA sponsored training activities (e.g., provided by LACED). In addition IHFA staff are available upon request to provide technical assistance on housing development and accessing grant funds.*
 - *IHFA is in the process of working with an organization to conduct a statewide HIV/AIDS housing needs assessment. The needs assessment will help determine specific technical assistance and planning activities that are needed for organizations serving people with HIV/AIDS.*
 - *IHFA gives scoring preferences to organizations that participate in the State HIV/AIDS Continuum of Care on its HOPWA applications.*
- d. Continue IDOC's CFF funding for the development of health care facilities, public social service offices that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to persons with disabilities.
 - **Action Items to be Monitored.** IDOC will continue soliciting feedback from its grant recipients about the CFF program, particularly grantees that have used the program to fund facilities for special needs groups. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of special needs groups in communities.
 - **Accomplishments.** *The use of CFF funds for facilities targeting special needs group is continuing. CFF funds may also be used to make modifications to bring buildings into ADA compliance. IDOC has also implemented community workshops to educate communities about how CFF funding can be used and to offer technical assistance. In FY2002, IDOC proposes to use \$500,000 of CFF dollars to fund special needs facilities, if there is demand for such use.*
- e. Continue to use HOPWA funding for tenant-based housing assistance, emergency assistance, and direct client support.
 - **Action Items to be Monitored.** Using feedback the care regions, IHFA will evaluate the allocation of funds between these three program areas on an annual basis. IHFA will adjust its program allocations to reflect the current needs of its care regions. Refer to Appendix G for more detail on the HOPWA allocation process.

- **Accomplishments.** *HOPWA has been used to provide tenant based rental assistance, short-term emergency assistance and supportive services this year. Indiana State Department of Health is the administering agency for Ryan White funds, which were used for medical services only in 2001.*
- f. Continue using IHFA's Housing from Shelters to Homeownership program for owner-occupied grant rehabilitation that can be used for home improvements that accommodate people with physical and developmental disabilities and the elderly.
 - **Action Items to be Monitored.** IHFA will evaluate and report annually to the Committee on the amount of funding and requests for funding from the Housing from Shelters to Homeownership program for grants for owner-occupied housing improvements, particularly those that assist special needs groups. IHFA will consider increasing the allocated funding in this area to the extent that the need for such dollars exceeds the current funding level.
 - **Accomplishments.** *This action item will continue in FY2002. IHFA currently gives preferences for developments that include units targeted to serve persons who are developmentally disabled in its Housing from Shelters to Homeownership program application. See the allocation plan in Appendix G for more details.*
- g. Explore the feasibility of a pilot home modification loan program that could also be used for physical adaptability.
 - **Action Items to be Monitored.** A designated Committee member will report on the feasibility of an owner-occupied home modification loan program to be considered by IHFA during 2000. If the program appears feasible, the Committee will explore assisting IHFA in expanding the program to non-entitlement areas or establishing its own program to serve these areas. The feasibility of the program will be evaluated in program years 2000-01, with a target period for implementation of 2002-04.
 - **Accomplishments.** *IHFA has been unable to identify a funding source for such a program.*
 - *The Indiana Institute on Disability and Community is currently conducting a "best practices" study on home modification programs in Indiana and other states. The information from this study will be shared with IHFA and the Committee.*
- h. Explore the HomeChoice program sponsored by Fannie Mae that allows more flexible underwriting guidelines for homeownership.
 - **Action Items to be Monitored.** IHFA submitted an application to Fannie Mae during 2000 for participation in the HomeChoice program. If the program is deemed successful, the Committee will assist IHFA in broadening the program throughout the State.

- **Accomplishments.** Fannie Mae approved IHFA's proposed HomeChoice program. During the pilot phase, HomeChoice will be offered in three counties: Bartholomew, Knox, and Marion. IHFA has earmarked \$1 million in revenues to finance the HomeChoice mortgages. If the program is successful, IHFA and its HomeChoice partners – Fannie Mae, Irwin Mortgage, and the Back Home in Indiana Alliance – will consider broadening the program throughout the State. *This program will continue during program year 2002.*
- i. Improve the integration of the Consolidated Plan and Analysis of Impediments processes.
- **Action Items to be Monitored.** The Committee will reexamine the current structure of the respective processes for completing the Consolidated Plan and Analysis of Impediments, including the communication between the Consolidated Plan Coordinating Committee and the Fair Housing Task Force. The Committee will work with the Fair Housing Subcommittee to ensure that the processes and reports are more integrated.
 - **Accomplishments.** During the 2000-01 program year, the Consolidated Plan Committee had regular updates from members of the Fair Housing Task Force about fair housing activities. The Committee also integrated the Consolidated Plan and Analysis of Impediments and worked together to gather citizen input on the planning processes. The Task Force and Committee will continue working together in the upcoming program year.
- j. Research the need for a central and comprehensive information source of programs to assist the state's citizens, especially those with special needs.
- **Action Items to be Monitored.** The Committee will examine the need for a statewide source of information on housing and community development programs available to citizens. If a need is determined, the Committee will work to establish such an information source, the type and scope of which will be determined through the research process.
 - **Accomplishments.** *During program year 2002, the Consolidated Plan Coordinating Committee will compile a list of programs from which communities might benefit and, during the regional forums held as part of the 2003 planning process, inform communities about resources available to assist in meeting community needs (some of which are not eligible activities for the four HUD grants). During the 2002 program year strategic planning workshop, the Committee began compiling a list of potential programs. The list currently includes the 211 program, regional transportation systems (e.g., the Catch A Ride program in the southeast portion of the State), the State Board of Health 800 number, IUPUI Point of Entry, and one-stop employment centers through the Department of Workforce Development.*

- k. Conduct a survey targeted to the State's migrant agricultural workers, to improve upon the data and knowledge about the housing and community development needs of this population.
 - **Action Item to be Monitored.** As part of either the Consolidated Plan or Continuum of Care process, the Committee will administer a survey of the State's migrant farm worker population. The Committee will work with the Governor's Task Force on Migrant Farmworkers on information sharing and data collection, if feasible.
 - **Accomplishments.** The Committee has deferred this action item until 2002-2003, while auditing a report on migrant farm worker needs by the Governor's Commission on Hispanic and Latino Affairs.
 - *In June 2002, IACED is hosting the State's second annual Statewide Summit on Hispanic/Latino Affairs. The goal of the summit is to bring community leaders together to begin discussing the needs of the State's Hispanic and Latino residents. IACED will report on the results of the summit, including the perceived need for a comprehensive survey of migrant farmworker needs.*
 - *IHFA continues to dedicate a portion of Housing from Shelters to Homeownership program funding to rehabilitation and new construction of migrant farmworker housing. For program year 2002, IHFA proposes to dedicate \$500,000 of program funds to serve this need.*
- l. Seek input from organizations that work with special needs populations to guide funding and program formation, in an effort to ensure consistency between funding and the most current strategies being implemented to serve special needs groups.
 - **Action Item to be Monitored.** *The HUD grantee agencies will use input from special need groups to evaluate the projects they are funding and ensure that funds are being allocated to projects that have been found to best serve the needs of special populations. The agencies will also consider the requirements of the Olmstead Act when making project funding decisions.*
 - *In addition, when the State prepares its next Analysis of Impediments to Fair Housing Choice, it will include a detailed examination of State funding (e.g., if funding has supported current strategies for providing housing and services to special needs populations.*
 - **Accomplishments.** *During the FY2002 Consolidated Planning process, the Committee added two members who represent the communities of persons who are disabled. During program year 2002, the Committee will continue to seek input from these individual, as well as other organizations through the community survey and regional forums.*

Goal 7. Enhance the local capacity for housing and community development.

The nonprofit community and local governments play a critical role as vehicles for the delivery of housing and community services, often with very limited funds. To continue to be effective in this role, the State recognizes that these entities require assistance with capacity building.

The strategies developed to accomplish Goal 7 include:

- a. Continue using CDBG funding for technical assistance, including accreditation and procurement training.
 - **Action Items to be Monitored.** IDOC will continue to solicit and evaluate feedback from its grant recipients about training needs, including a need for technical assistance with environmental issues. If a need is identified, an increase in the funding dedicated for a particular type of technical assistance will be considered.
 - **Accomplishments.** *During 2002, the grant administration assistance funded by IDOC will continue.*
- b. Continue providing funding for training and technical assistance in the pre-and post-application process for IHFA's programs. Also continue providing CHDO training and capacity building activities through the CHDO Works program.
 - **Action Items to be Monitored.** IHFA will continually evaluate the need for both training and technical assistance. If a need is supported, IHFA will continue to fund the programs to the extent allowed by the requirements of the funding source.
 - **Accomplishments.** *During program year 2002, training will continue.* IHFA supports training and technical assistance in many different ways. IHFA Community Development staff are encouraged to work with applicants and grantees to make application and grant implementation as straightforward as possible. Both the Development and Compliance staff conduct group workshops to cover general information, and staff are also available for one-on-one technical assistance sessions. Additionally, during 2000, IHFA entered into its second three-year contract with IACED to conduct a wide variety of training to expand the capacity of housing organizations throughout Indiana.
 - *During program year 2002, IHFA will continue to set-aside the maximum amount allowed under the HOME program for CHDO operating costs.* These operating funds are available to CHDOs through the CHDO Works program as well as to cover operating funds associated with construction-related projects.
- c. Continue providing HOPWA training and technical assistance sponsored by IHFA.
 - **Action Items to be Monitored.** *IHFA is currently providing site training upon request. This will continue in program year 2002.*

- d. Continue the statewide forum on grant applications sponsored by FSSA.
 - **Accomplishments.** *This training is held once a year when funding applications are released. It will continue in program year 2002.*
- e. Continue the technical assistance provided by the Indiana Technical Assistance Consortium.
 - **Action Items to be Monitored.** Currently, IACED and ICHHI form the Indiana Technical Assistance Consortium, which provides training, direct technical assistance, and capacity building funding to CHDOs. The Consortium will provide the Committee with feedback from the training sessions, in an effort to better evaluate the continued training needs of CHDOs.
 - **Accomplishments.** *Training and technical assistance are ongoing. IHFA is currently funding a variety of training and capacity building efforts including organization development and capacity building. These training sessions are comprehensive one-on-one, working sessions and can take between 12 to 18 months to complete.*
- f. Explore working with the Indiana Grantmakers Alliance to enhance their grant writing course.
 - **Action Items to be Monitored.** *The Committee will invite a representative from the Grant Making Alliance to attend a planning meeting to educate the Committee about the Alliance's services. The Committee may wish to involve the Alliance in future public forums.*
- g. Explore providing more direct training for ESG grantees.
 - **Action Items to be Monitored.** The ESG Committee representative will evaluate if grantees require additional training and technical assistance, and, if so, establish a training program based on those provided for the other HUD programs.
 - **Accomplishments.** *FSSA is currently in the process of planning upcoming training for ESG grantees; this will continue in 2002. The training may include cultural diversity and grant writing. In addition, when the HMIS is implemented statewide, ESG grantees will receive training on its operation.*
- h. Explore the creation of a core operating fund for not-for-profits.
 - **Action Items to be Monitored.** A team of Committee members will explore the feasibility of establishing a core operating fund (separate from those dollars currently provided by IHFA) for not-for-profit entities in the State that provide housing and community development services to the State's low income and special needs populations. This item is expected to be accomplished between years 2002 and 2003; the Committee will report on its progress annually.

- **Accomplishments.** *In late 2000, IACED began development of a statewide study to establish a strategic plan and identify system resources to support nonprofits on a statewide level. The study was funded through a private foundation and IDOC. The report is expected to be available in May 2003.*
- i. Explore the creation of a “training catalogue” for potential grantees that could be distributed at the Consolidated Plan regional forums.
- **Action Items to be Monitored.** The Committee has determined that providing a training catalogue would be very difficult because of the time required to keep it updated. In addition, it appears that other online, useful training catalogues currently exist to meet this need.

Strategies and Resources Matrix

Exhibit VI-2, below, shows how each of the five year Strategic Plan will be addressed through the four HUD grants.

Exhibit VI-2.
Strategy and Resources Matrix

2002 Program Year Goals	Consolidated Plan Programs			
	CDBG	ESG	HOME	HOPWA
1. Expand and preserve affordable rental housing opportunities	■		■	■
2. Enhance affordable homeownership opportunities	■		■	
3. Promote livable communities and community redevelopment	■		■	
4. Enhance employment development activities, particularly workforce development	■			
5. Strengthen and expand the state's continuum of care	■	■	■	■
6. Strengthen the safety net of housing and services for special needs groups	■	■	■	■
7. Enhance the local capacity for housing and community development	■	■	■	■

Source: BBC Research & Consulting from the Indiana Consolidated Plan Coordinating Committee.

One Year Action Plan

The Consolidated Plan Coordinating Committee’s detailed Action Plan is integrated into the strategy and action items portion of this section (see the “Action Items” following each strategy). The following exhibit quantifies the overall Action Plan for 2002 in terms of dollar amounts and measurable benchmarks.

The Consolidated Plan identifies the areas of greatest need for the State (and nonentitlement areas) in general, and this information is used to guide the funding priorities for each program year. However, the Plan is unable to quantify specific needs on the local level. For local needs, the Committee relies on the information presented in the funding applications.

The following projected dollar allocations and benchmarks, shown in Exhibit VI-4 on the following pages, are based on historical needs and funding allocations. These amounts are *not* a guarantee of funding allocations for the 2002 program year. The State's funding process is application driven; thus, program year funding ultimately depends on the types of needs identified by potential grantees in their applications. Therefore, the exhibit on the following page shows what the funding allocation is expected to be *if the applications for funding received during the current program year closely resemble those received in past years.*

Exhibit VI-4.
Monitoring Plan
Target Allocations and Benchmarks, Program Year 2002

Program/Funding Source	2002 Proposed Allocations	
	Dollars	Percent of Total Funding
Community Focus Fund (CDBG)		
Affordable Housing Infrastructure	\$300,000	1%
Community Centers / Family Service Centers	\$1,250,000	4%
Fire Stations / Equipment	\$2,000,000	6%
Historic Preservation	\$850,000	2%
Library / Lifelong and Early Learning Centers	\$1,400,000	4%
Neighborhood Revitalization	\$1,400,000	4%
Senior Centers	\$1,200,000	4%
Special Needs Facilities	\$500,000	1%
Water and Sewer Infrastructure	<u>\$16,000,000</u>	<u>47%</u>
Total	\$24,900,000	73%
Community Economic Development Fund (CDBG)	\$4,000,000	12%
Planning Grants (CDBG)		
Historic Rehabilitation / Preservation	\$350,000	1%
Limited Clientele Facilities	\$80,000	0%
Senior Centers / Community Centers / Trails	\$225,000	1%
Water and Sewer Infrastructure	<u>\$850,000</u>	<u>2%</u>
Total	\$1,505,000	4%
Technical Assistance (CDBG)	\$400,000	1%
Brownfield Initiative (CDBG)	\$1,000,000	3%
Planning Fund	\$1,600,000	5%
Administration	\$850,000	2%
Emergency Shelter Grants (ESG)		
Essential Services	\$344,000	20%
Shelter Operations	\$1,160,000	66%
Homeless Prevention	\$182,000	10%
Administration	<u>\$63,000</u>	<u>4%</u>
	\$1,749,000	100%

ESG dollars are estimated to support 3,400 beds and more than 25,000 clients.

Exhibit VI-4. (continued)
Monitoring Plan
Target Allocations and Benchmarks, Program Year 2002

Program/Funding Source	2002 Proposed Allocations	
	<i>Dollars</i>	<i>Percent of Total Funding</i>
<i>Housing from Shelters to Homeownership (HOME/CDBG)</i>		
Emergency Shelters	\$500,000	2%
Youth Shelters	\$500,000	2%
Transitional Housing	\$1,500,000	7%
Migrant Farmworker Housing	\$500,000	2%
Rental Units	\$3,100,000	14%
Homebuyer Units	\$2,142,300	10%
Owner Occupied Rehabilitation	\$3,900,000	18%
Homeownership Counseling / Down Payment Assistance	<u>\$2,000,000</u>	<u>9%</u>
	\$14,142,300	66%
<i>CHDO Works (HOME)</i>	\$660,000	3%
<i>HOME/RHTC</i>	\$4,000,000	19%
<i>Administration</i>	\$1,644,700	8%
<i>Foundations (HOME/CDBG)</i>		
CHDO Predevelopment Loans	\$300,000	1%
CHDO Seed Money Loans	\$200,000	1%
Housing Needs Assessments	\$350,000	2%
Site-Specific Feasibility Studies	<u>\$150,000</u>	<u>1%</u>
	\$1,000,000	5%
Total	\$21,447,000	100%
<i>Housing for People with AIDS (HOPWA)</i>		
Regional Allocation		
Region 1	\$210,000	29%
Region 2	\$99,000	14%
Region 3	\$95,000	13%
Region 4	\$36,000	5%
Region 5	\$26,000	4%
Region 6	\$42,000	6%
Region 8	\$57,000	8%
Region 9	\$27,000	4%
Region 10	\$53,000	7%
Region 11	\$12,000	2%
Region 12	<u>\$73,000</u>	<u>10%</u>
	\$730,000	100%

FY2002 HOPWA funds are projected to result in 229 units of short-term and 134 of long-term rental assistance.

Note: Refer to Appendix G for the proposed FY2002 HOPWA Allocation.

Source: Agency Allocation Plans, 2002.

Exhibit VI-5 on the following page, which is HUD's Table 2A, shows the State's overall priority needs by population type. The number of households with unmet needs was calculated by applying the percentages of households (estimated in 1990 CHAS data) who are severely cost burdened to 2000 Census data. Exhibits VI-6 and VI-7, which follow Exhibit VI-5, show the prioritization of housing and community development activities for FY2002.

Exhibit VI-5.

HUD Table 2A, Priority Needs Summary Table FY2002 – FY2004

<i>Priority Housing Needs (Households)</i>	<i>Income Category</i>	<i>Unmet Need</i>
<i>RENTER</i>		
Small Related	0-30%	32,620
	31-50%	3,953
	51-80%	<100
Large Related	0-30%	7,129
	31-50%	516
	51-80%	<100
Elderly	0-30%	14,699
	31-50%	5,958
	51-80%	1,126
All Other	0-30%	25,676
	31-50%	6,958
	51-80%	<500
<i>OWNER</i>		
Elderly	0-30%	14,068
	31-50%	3,004
	51-80%	785
Non-Elderly	0-30%	3,057
	31-50%	2,086
	51-80%	1,153

Source: BBC Research & Consulting, CHAS data.

Exhibits VI-6 and VI-7 on the following pages show the State's community development and housing priorities for FY2002.

***Exhibit VI-6.
Community
Development Needs,
Priorities for FY2002***

Source:
Indiana Department of Commerce.

Priority Community Development Needs	Need Level
Public Facility Needs	
Neighborhood Facilities	Medium
Parks and/or Recreation Facilities	Medium
Health Facilities	Medium
Parking Facilities	Low
Solid Waste Disposal Improvements	Medium
Asbestos Removal	Medium
Non-Residential Historic Preservation	Low
Other	Medium
Infrastructure	
Water/Sewer Improvements	High
Street Improvements	Medium
Sidewalks	High
Sewer Improvements	High
Flood Drain Improvements	High
Other Infrastructure Needs	Medium
Public Service Needs	
Handicapped Services	High
Transportation Services	Medium
Substance Abuse Services	Low
Employment Training	High
Health Services	Medium
Other Public Service Needs	Medium
Anti-Crime Programs	
Crime Awareness	Low
Other Anti-Crime Programs	Low
Youth Programs	
Youth Centers	Medium
Child Care Centers	Medium
Youth Services	Low
Child Care Services	Low
Other Youth Programs	Medium
Senior Programs	
Senior Centers	High
Senior Services	Medium
Other Senior Programs	Medium
Economic Development	
Rehab of Publicly or Privately-Owned Commercial/Industrial	Medium
CI Infrastructure Development	High
Other Commercial/Industrial Improvements	Medium
Micro-Enterprise Assistance	Low
ED Technical Assistance	High
Other Economic Development	Medium
Planning	
Planning	High

**Exhibit VI-7.
Housing Needs,
Priorities for FY2002**

Source:
Indiana Housing Finance Authority.

Priority Housing Needs	Priority Need Level	
	Percentage	Need Level
<i>Renter</i>		
Small and Large Related	0-30%	High
	31-50%	High
	51-80%	Medium
Elderly	0-30%	High
	31-50%	High
	51-80%	Medium
All Other	0-30%	High
	31-50%	High
	51-80%	Medium
<i>Owner</i>		
Owner Occupied	0-30%	High
	31-50%	High
	51-80%	Medium
Homebuyer	0-30%	Medium
	31-50%	High
	51-80%	High
<i>Special Populations</i>	0-80%	High

Institutional Structure

Many firms, individuals, agencies and other organizations are involved in the provision of housing and community development in the State. Some of the key organizations within the public, private and not-for-profit sector are discussed below.

Public Sector. Federal, state and local governments are all active in housing policy. At the federal level, two primary agencies exist in Indiana to provide housing: the U.S. Department of Housing and Urban Development (HUD) and Rural Economic Community Development (RECD). HUD provides funds statewide for a variety of housing programs. RECD operates mostly in non-metropolitan areas and provides a variety of direct and guaranteed loan and grant programs for housing and community development purposes.

In addition to these entities, other federal agencies with human service components also help assist with housing, although housing delivery may not be their primary purpose. For example, both the Department of Health and Human Services and the Department of Energy provide funds for the weatherization of homes. Components of the McKinney program for homeless assistance are administered by agencies other than HUD.

At the State level, the Indiana Housing Finance Authority (IHFA) is the lead agency for housing in the State. It coordinates the Mortgage Revenue Bond (MRB) and the Mortgage Credit Certificates (MCC) first time homebuyer programs through its First Home program, administers the State's allocation of Rental Housing Tax Credits and is responsible for the non-entitlement CDBG dollars dedicated to housing, the Indiana Low Income Housing Trust Fund, and non participating jurisdiction HOME monies. IHFA is also the grant administrator for HOPWA. Finally, IHFA is currently a HUD designated Participating Administrative Entity for expiring use contracts and an approved contract administrator of certain project-based Section 8 contracts.

The Indiana Family and Social Services Administration administers the Emergency Shelter Grant programs and coordinates the State's tenant-based Section 8 program through a contract with community action agencies. It also administers the Medicaid CHOICE program, the child care voucher program, and other social service initiatives, and is the lead agency overseeing State institutions and other licensed residential facilities. FSSA is the focal point for policies that integrate housing with the provision of social services.

The Indiana Department of Commerce is the main agency involved in community and economic development and related programs. It administers the State's CDBG program, a portion of which has been designated for affordable housing purposes since 1989. IDOC also administers the Neighborhood Assistance program and the Individual Development Account program, which provides first time homebuyer downpayment assistance.

The Indiana Department of Health coordinates many of the State's programs relating to persons living with HIV/AIDS and also administers the State's blood screening program for lead levels in children.

Other State agencies that are involved in housing and community development issues include the Indiana Civil Rights Commission through Fair Housing enforcement, the Indiana Division of Historic Preservation and Archaeology, the Indiana Department of Workforce Development, the Indiana Department of Transportation, and the Indiana Department of Corrections.

Communities throughout Indiana are involved in housing to greater or lesser degrees. Entitlement cities and participating jurisdictions are generally among the most active as they have direct resources and oversight of for housing and community development.

Private Sector. A number of private sector organizations are involved in housing policy. On an association level, Indiana Realtors Association, Indiana Homebuilders Association, Indiana Mortgage Bankers Association and other organizations provide input into housing policy. Private lending institutions are primarily involved in providing mortgage lending and other real estate financing to the housing industry. Several banks are also active participants in IHFA's First Home program.

Fannie Mae funds programs such as HomeChoice, which provides flexible underwriting criteria on conventional mortgages to persons with disabilities. The Federal Home Loan Bank (FHLB) and its member banks in Indiana provide mortgage lending as well as participate in FHLB's Affordable Housing Program.

The private sector is largely able to satisfy the demands for market rate housing throughout the State. It is difficult for the private market to respond to the housing needs of the State's lowest income and special needs populations without some type of public subsidy.

Not-for-Profit Sector. Many not-for-profit organizations or quasi-governmental agencies are putting together affordable housing projects and gaining valuable experience in addressing housing needs on a local level.

The State now has 85 organizations certified as Community Housing Development Organization (CHDOs) – a marked increase from the 39 that were certified in 1995 (when the first five year plan was written). Sixty-seven of the CHDOs currently certified serve or anticipate doing projects in the State's nonentitlement communities. Every county in the State except for one (Clay County) is now within a service area of at least one State certified CHDO.

Community action agencies administer the Section 8 program under contract to FSSA. There are currently 24 community action agencies in the State; 18 of the agencies administer Section 8. Most of the agencies also administer weatherization and energy assistance programs.

The State has an active network of community development corporations, many of which have become increasingly focused on housing issues. These organizations are engaged in a variety of projects to meet their communities' needs, from small scale rehabilitation programs to main street revitalization. The projects undertaken by community development corporations are often riskier and more challenging than traditional development projects.

Public housing authorities exist in the major metropolitan areas and in small to medium sized communities throughout the State. These entities now can apply for HOME monies directly through IHFA's Housing from Shelters to Homeownership program.

The State also has several umbrella organizations that advocate for state policies and organize housing and community development activities at the state level. The Indiana Association for Economic and Community Development is a membership organization for the State's housing and community development nonprofits and provides top level policy coordination, as well as training and technical assistance. The Indiana Coalition on Housing and Homeless Issues is instrumental in development and implementation of the State's policies for persons who are homeless.

Many not-for-profit organizations have become more actively engaged in delivering social services. Community mental health centers, religious and fraternal organizations and others provide support in the form of counseling, food pantries, clothing, emergency assistance, and other activities. The State's 16 Area Agencies on Aging have also become more involved in housing issues for seniors.

Overcoming Gaps. Several gaps exist in the above housing and community development delivery system, especially for meeting the need for affordable housing. The primary gaps include:

- Lack of coordination and communication. Many social service providers, local business leaders and citizens continually express frustration about not knowing what programs were available and how to access those programs. Without full knowledge of available programs, it is difficult for some communities to know where to start to address their

housing needs. The Committee continues to address this gap through distribution of information about resources at the annual regional public forums and including agency presentations as part of the forums' content.

- Lack of capacity for not-for-profits to accomplish community needs. In many communities, the nonprofits are the primary institutions responsible the delivery of housing and community development programs. These organizations function with limited resources, and seldom receive funding designated for administrative activities. The Committee will address this gap after the IACED research better identifies what resources are needed.

Many of the strategies and actions presented in the this section are designed to address the gaps noted above. Specific initiatives include expanded training and technical assistance for nonprofits and local governments, strengthening capacity building of nonprofits through a statewide strategic plan, and offering program dollars for affordable housing and community development.

Barriers to Affordable Housing. See the Housing Market Analysis section of the report for a discussion of barriers to affordable housing.

Lead-Based Paint Hazards. See the Housing Market Analysis section of the report for a discussion of lead based paint hazards and related programs and policies.

Anti-Poverty Strategy

The State of Indiana does not yet have a formally adopted, statewide anti-poverty strategy. In a holistic sense, the entirety of Indiana's Consolidated Plan Strategy and Action Plan is anti-poverty related because a stable living environment is also a service delivery platform. However, many of the strategies developed for the FY2000 five year plan (specifically goals 3 and 4) directly assist individuals who are living in poverty.

Indiana has a history of aggressively pursuing job creation through economic development efforts at the state and local levels. This emphasis on creating employment opportunities is central to a strategy to reduce poverty by providing households below the poverty level with a means of gaining sustainable employment.

Other efforts are also needed to combat poverty. Many of the strategies outlined in the Consolidated Plan are directed at providing services and shelter to those in need. Once a person has some stability in a housing situation it becomes easier to address related issues of poverty and provide resources such as child care, transportation and job training to enable individuals to enter the workforce. Indiana's community action agencies are frontline anti-poverty service providers. They work in close cooperation with State agencies to administer a variety of State and federal programs.

Education and skill development is an important aspect of reducing poverty. Investment in workforce development programs and facilities is an important step to break the cycle of poverty. Finally, there continue to be social and cultural barriers that keep people in poverty. Efforts to eliminate discrimination in all settings are important. In some cases, subsidized housing programs are vital to ensure that citizens have a safe and secure place to live.

Obstacles to Meeting Needs

The Committee faces a number of obstacles in meeting the needs outlined in the FY2002 Consolidated Plan Update:

- The housing and community needs are difficult to measure and quantify on a statewide level. The Consolidated Plan uses both qualitative and quantitative data to assess statewide needs. However, it is difficult to reach all areas of the State in one year, and the most recent data measures in some cases are a few years old. Although the Committee makes a concerted effort to receive as much input and retrieve the best data as possible, it is difficult to quantify needs on the local level. Therefore, the Committee must also rely on the number and types of applications as a measure of housing and community needs.
- The ability of certain program dollars to reach citizens is limited by the requirement that applications for funding must come from units of local government or nonprofit entities. Thus, if these entities do not perceive a significant need in their communities they may not apply for funding.
- Finally, limitations on financial resources and internal capacities at all levels can make it difficult for the State to fulfill the housing and community development needs of its communities.

Action Plan Matrices

A matrix that outlines the Consolidated Plan Strategies and Action Items for program years 2002-2004 follows. Also included is an updated matrix showing the FY2001 Action Items and accomplishments developed as a results of the 2001 State of Indiana Analysis of Impediments to Fair Housing Choice.

*Exhibit VI-8.
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items*

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
I. Expand affordable rental housing opportunities	a. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	b. Continue using Rental Housing Tax Credits to develop affordable housing	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated).	X	X	X	Sheryl Sharpe, IHFA	Funding continuing. Campaign for increased amount of credit was successful.
	c. Explore the option of using TANF dollars to subsidize rental housing	Assess the feasibility; recommend to Committee how to proceed; design and implement the program	X	X	X	IACED, FSSA, , ICHHI, Interagency Council for the Homeless	The Committee will test the political climate for pursuing this action item during FY2002.
	d. Continue to preserve existing Section 8 and other expiring use properties through IHFA's work as a Participating Administrative Entity (PAE). Also, if selected as a PBRA, use this role to enhance the link between expiring use properties and the preservation of affordable units.	Report to Committee IHFA's accomplishments as a PAE annually	X	X	X	Sheryl Sharpe, IHFA	Activities are ongoing. For FY2002, IHFA will remain a PAE and Section 8 contract administrator.
	e. Continue the use of ICHHI's OTAG program to assist displaced Section 8 tenants find new affordable units	Educate the Committee about the program and how to take advantage of it and similar opportunities to assist clients	X	X		ICHHI	During the public forums in FY2003, the Committee will distribute information about the OTAG program to citizens.

Exhibit VI-8., (continued)
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
Enhance affordable II. homeownership opportunities	a. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	b. Continue funding IHFA's First Home program, which uses MRB and MCC to provide interest rate subsidies and down payment assistance	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to homeownership for low and moderate income citizens)	X	X		Sheryl Sharpe, IHFA	Funding continuing
	c. Explore the feasibility of establishing a statewide homebuyer counseling program	Work with IHFA to evaluate the need for the program. If a need is identified, assist IHFA in marketing of the program, especially to targeted populations	X	X	X	Sheryl Sharpe, IHFA	IACED, with funding from IHFA, is conducting the Homeownership Education & Counseling Initiative (HomeEC). The purpose of HomeEC is to determine the need for a statewide homeownership counseling program.
	d. Consider establishing a marketing campaign that promotes homeownership to the state's minority populations, specifically targeting African American and Hispanic homebuyers	Work with Fair Housing Task Force in consideration and potential implementation of such a campaign.	X	X		Sheryl Sharpe, IHFA	In FY2001, IHFA ran billboard advertisements promoting its homeownership program to minority homebuyers. Planning for FY2002 billboard advertisements is ongoing.
	e. Continue using the Individual Development Account program	Evaluate the effectiveness of the program; assist with program needs; support legislative renewal	X	X	X	IDOC, IACED	State legislature reauthorized funding for program. IACED has convened "IDA Working Groups" to provide feedback on the program.
	f. Explore the option of using TANF dollars to subsidize rental housing	Assess the feasibility; recommend to Committee how to proceed; design and implement the program	X	X	X	IACED, FSSA, , ICHHI, Interagency Council for the Homeless	The Committee will test the political climate for pursuing this action item during FY2002.
	g. Use the Section 8 homeownership program to assist low income populations achieve homeownership.	Monitor the success of the new program in assisting the targeted populations.	X	X		FSSA	FY2003 action item.

Exhibit VI-8., (continued)
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
III. Promote livable communities and community redevelopment	a. Continue funding the Community Focus Fund (CFF), which uses CDBG dollars for community development projects	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to certain activities); modifying compenents as needed	X	X	X	IDOC	Funding continuing
	b. Expand knowledge of a referral network to programs that complement the CFF and provide funding leverage (e.g., IDOT, DWD programs)	Compile a list of regional and statewide programs that address needs identified in public forums that are ineligible activities for Con Plan funding. Share the list with participants in the 2003 regional forums.	X	X	X	Committee	The list has been started and will be expanded upon during FY2002.
	c. Continue funding IHFA's Housing from Shelters to Homeownership program	Evaluate annually how the program meets identified housing needs (based on number of or dollars dedicated to units produced and rehabilitated)	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	d. Continue the use of the planning and community development components of the CFF and Foundations programs	Annually evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME funds to these programs if significant gaps are identified	X	X	X	IDOC and IHFA	CFF and Foundations will continue to fund at current levels. During FY2002, IHFA will consider an increase in funding dedicated to the Foundations program.
	e. Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		X	X	X	Sheryl Sharpe, IHFA	Will continue scoring preference.
	f. Explore the feasibility of a statewide Fair Housing campaign	Work with IHFA to determine the need for such a campaign and consider accepting proposals for Fair Housing activities	X			Fair Housing Task Force	FH Task Force received a grant to implement the campaign. Will also translate existing materials into Spanish.
	g. Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs		X	X	X	Sheryl Sharpe, IHFA	Program is continuing.
	h. Continue working to reduce the environmental hazards in housing, including lead based paint risks	Support a team effort between IACED and IHFA to provide training to grantees, particularly those conducting rehabilitation, about lead based paint hazards, if such an effort is deemed feasible				IACED, IHFA	Lead based paint training workshops will continue during FY2002.

Exhibit VI-8., (continued)
 Strategies and Action Matrix,
 FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
IV. Enhance employment development activities	a. Continue the use of the Community Economic Development Fund (CEDF), which funds job training and infrastructure improvements in support of job creation	Evaluate annually how the program meets identified community development needs (based on number of or dollars dedicated to workforce development activities)	X	X	X	IDOC	Program is continuing.
	b. Explore using the CEDF to fund employer based skills training that is transferable	Evaluate the feasibility of such a program; make recommendations to the Committee of how to proceed; design and implement program	X	X	X	IDOC	Have set aside \$2 million in new and basic training and \$2 for related economic development activities (e.g., infrastructure development). Program has been very successful.

Exhibit VI-8., (continued)
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
Strengthen and expand V. the state's continuum of care	a. Continue to submit an annual SuperNOFA application to fund Continuum of Care activities	Create a Continuum of Care Committee (CCC) to provide oversight and development of the Continuum of Care application and evaluate the ongoing effectiveness of funded programs	X	X	X	Continuum of Care Committee	Continuum of Care Committee has been formed and is working on the application for FY2002.
	b. Encourage the formation of regional continuum of care consortia to coordinate continuum of care activities	Work to establish a successful network of continuum of care providers for all identified regions in the state	X	X	X	Continuum of Care Committee	Continuum of Care Committee held two workshops in early 2002 to further establishment of regional continuums. The Interagency Council for the Homeless will provide assistance in FY2002.
	c. Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications		X	X	X	ICHHI	Continuing.
	d. Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program	IHFA will increase funding for shelters and transitional housing through the program from \$2.5 million to \$3 million	X			IHFA	In calendar year 2001, the goal was not met because of lack of applications. Goal will remain for FY2002.
	e. Explore the option of using TANF dollars to subsidize rental housing	Assess the feasibility; recommend to Committee how to proceed; design and implement the program	X	X	X	IACED, FSSA, , ICHHI, Interagency Council for the Homeless	The Committee will test the political climate for pursuing this action item during FY2002.
	f. Continue to work to improve the FSSA ESG application and scoring process to emphasize continuum of care services	FSSA to continue revisions to the application, if needed, to encourage shelter provider integration into continuum of care networks				FSSA	Application has been revised for FY2002 to include preferences for transitional housing and shelters for the mentally ill (based on comments from the public forums).
	g. Implement a Homeless Management Information System (HMIS) between 2002 and 2004.	Coordinate with shelters and service providers to implement a statewide HMIS.	X	X	X	Continuum of Care Committee; Interagency Council for the Homeless	Planning and education of providers began in early 2002. Implementation will occur during 2002 and 2003.

Exhibit VI-8., (continued)
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
Strengthen the safety net of housing and services for special needs groups	a. Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for people who are homeless or difficult to serve	Work to increase the amount of available resources for better assisting the state's special needs populations that are difficult to serve	X			FSSA	Shelter Plus Care award was granted in early 2002.
	b. Continue the Consumer Advisory Board (CAB) monitored by AIDServe and the Department of Health	Report to the Committee annually on feedback from the CAB	X	X	X	Lisa Coffman, IHFA	CABs (an ISDH program) are ongoing. IHFA attends CAB meetings regularly to provide members with an update on the HOPWA program.
	c. Enhance technical assistance and planning activities of organizations serving special needs groups	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	X	X	X	Lisa Coffman, IHFA	Technical assistance is an eligible activity under HOPWA. Funding is demand based.
	d. Continue CFF funding for the development of facilities or modifications to existing buildings that benefit special needs populations and/or are required by ADA	Evaluate annually how the program meets identified needs of special populations	X	X	X	IDOC	Funding continuing
	e. Continue to use HOPWA funding for tenant-based housing assistance, rental assistance, and direct client support	Evaluate the allocation of funds between the three program areas annually	X	X	X	Lisa Coffman, IHFA	HOPWA has been used to provide TBRA, emergency assistance, and supportive services in FY2001. This will continue in FY2002.
	f. Continue using IHFA's Housing from Shelters to Homeownership program for owner occupied rehabilitation	Evaluate annually how the program meets identified housing needs of special populations, especially as related to owner occupied rehabilitation	X	X	X	Sheryl Sharpe, IHFA	Funding continuing
	g. Explore the feasibility of a pilot home modification program that could be used for physical adaptability	Research the feasibility of a owner occupied home modification program that could be utilized by special needs groups; consider developing a program, especially targeted at nonentitlement areas	X	X	X	Sheryl Sharpe, IHFA	IHFA has been unable to identify a funding source for the program. The IN Institute on Disability and Community is examining the best practices in home modification programs; results will be used by the Committee to assess the feasibility of such a program.
	h. Explore the Home Choice program sponsored by Fannie Mae that allows more flexibility in underwriting guidelines for homeownership	Apply to Fannie Mae for participation in the HomeChoice program; if funded, evaluate pilot phase and potential expansion of the program	X			Sheryl Sharpe, IHFA	Received \$1 million for the pilot program. Program will be continued in FY2002.

Exhibit VI-8., (continued)
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
VI. Continued.	i. Improve the integration of the Consolidated Plan and Analysis of Impediments processes.	Reexamine the current structure of the processes for completing the Con Plan and AI; ensure that the reporting processes are more closely integrated	X	X	X	Committee	Have reorganized processes for 2000 five year plan and annual updates.
	j. Research the need for a central, comprehensive information source of programs to assist the state's citizens, especially those with special needs	Examine the need for a comprehensive statewide source of information about such programs	X			Committee	The recently implemented 211 system and other guides appear to be serving this need. Information about the 211 system will be distributed at FY2002 public forums.
	k. Conduct a survey targeted to the state's migrant agricultural workers, to improve upon the knowledge about the needs of this population	Administer a survey of the state's migrant farm worker population	X			ROI, IACED	This item has been deferred pending a new report by the Governor's Commission on Hispanic & Latino Affairs which will address migrant farmworker needs.
	l. Seek input from organizations that work with special needs populations to guide funding and program formation.		X	X	X	Committee	This action item was implemented during the FY2002 planning process with the addition of new committee members and will continue.

Exhibit VI-8., (continued)
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
VII. Enhance the local capacity for housing and community development	a. Continue using CDBG funds for technical assistance.	Determine the need for technical assistance and training, especially as related to environmental issues. If a need is identified, increase funding in these areas	X			IDOC	Program is continuing.
	b. Continue providing funding for application training and technical assistance and CHDO training and capacity building activities	IHFA will evaluate the need for both training and technical assistance and continue to fund these programs to the extent allowed by the requirements of the funding source	X	X	X	Sheryl Sharpe, IHFA	Training is continuing.
	c. Continue providing HOPWA training and technical assistance	Improve technical assistance opportunities; increase training for service providers (see full Plan for specific items)	X	X	X	Lisa Coffman, IHFA	Currently provide training to potential grantees upon request.
	d. Continue the statewide forum on grant applications sponsored by FSSA		X	X	X	FSSA	Program is ongoing. The forums are conducted once a year, after the applications are released.
	e. Continue the technical assistance provided by the IN Technical Assistance Consortium	Evaluate the needs of CHDOs through feedback from training provided by the IN Technical Assistance Consortium	X	X	X	IACED	Ongoing.
	f. Explore working with the IN Grant Making Alliance to enhance their grant writing course, especially for Continuum of Care applicants	Learn about and educate the Committee on the Grant Making program, particularly how it might be used to enhance the technical assistance needed by Continuum of Care applicants	X			Committee	During FY2002, the Committee will invite a representative from the Grant Making Alliance to a planning meeting.

Source: BBC Research & Consulting.

Exhibit VI-8., (continued)
Strategies and Action Matrix,
FY2000 Five-Year Plan, FY2002 – 2004 Action Items

Goals	Strategies	Action Items	2002	2003	2004	Committee Member(s) Assigned to Task	FY2002 Progress
VII. Continued.	g. Explore providing more direct training for ESG grantees	Evaluate if grantees require additional training and technical assistance and, if so, establish a training program based on those provided by other HUD programs				FSSA	Training for FY2002 is in the planning stages and could include grantwriting, HMIS training, and diversity training.
	h. Explore the creation of core operating fund for not-for-profits	Explore the feasibility of establishing a core operating fund for not-for-profit entities in the state the provide housing and community development services to the state's low income and special needs populations	X			IACED, ICHHI	Currently conducting a capacity building study for state's CD nonprofits. Goal of study is to develop a business plan and identify system resources of supporting nonprofits on a statewide level. Results will be available in 2002.
	i. Explore the creation of a training catalogue for potential grantees	Evaluate if there is a current comprehensive listing of the training and technical assistance opportunities available to localities. If not, consider establishing such an information source.				IACED, Committee	This need appears to have been fulfilled by online guides.

Exhibit VI-9.
Year 2000 – 2001 Action Plan

<i>A. Action Task – Establish of a statewide verification and documentation process for complaints</i>	<i>Activities</i>	<i>Accomplishments</i>
<p>Goal To develop a strategy for the networking of statewide agency fair housing complaints with ICRC.</p> <p>Output Measures Completion of strategy to network the complaint database with other agencies.</p>	<ul style="list-style-type: none"> ■ ICRC will work to complete their data entry of complaint information to prepare for the community sharing and processing of statewide data. <hr/> <ul style="list-style-type: none"> ■ ICRC will develop a strategy for the networking of complaint information with other agencies. 	<ul style="list-style-type: none"> ■ The database to receive and process statewide housing discrimination complaint information has been designed. A description and a prototype of that data is attached to this section. <hr/> <ul style="list-style-type: none"> ■ Deputy Director Bruce Jefferson addressed the Indiana Consortium of State & Local Human Rights Agencies to obtain their willingness to participate in this effort and to train them in the process for submitting complaint information.

<i>B. Action Task – Continue to monitor the progress of equal access to housing in the state</i>	<i>Activities</i>	
<p><i>Goal</i></p> <p>To enhance the Statewide Fair Housing Committee efforts throughout Indiana</p> <p><i>Output Measures</i></p> <p>Increase non-entitlement area representatives on the Indiana Fair Housing Task Force by 10 percent.</p>	<p><i>Indiana Fair Housing Task Force</i></p> <ul style="list-style-type: none"> ■ Target representatives from non-entitlement communities and under-represented segments of the housing industry to become members of the task force 	<ul style="list-style-type: none"> ■ Twelve new members have been recruited to the Fair Housing Task Force (FHTF). Half of these (6) are either from non-entitlement communities and /or under-represented segments of the housing industry. Those members include: <p>Southern Indiana Rehabilitation Services – Troy Human Relations Commission – Marion Rural Rental Housing Association – Decatur Housing Authority – Michigan City Human Rights Commission – Columbus Richard Espinosa, Urban League – Fort Wayne</p>
	<p><i>Indiana Fair Housing Task Force</i></p> <ul style="list-style-type: none"> ■ Network with other enforcement agencies to increase fair housing presence within the state and the Fair Housing Task Force membership 	<ul style="list-style-type: none"> ■ The ICRC, the Fort Wayne Metropolitan Human Relations Commission and the Northwest Indiana Open Housing Center received FHIP grants to conduct Fair Housing billboard campaigns. These agencies coordinated their efforts to achieve, as nearly as possible, statewide billboard coverage.
<p><i>Goal</i></p> <p>To update the Analysis of Impediments to Fair Housing Choice and establish a process for continuous review of fair housing issues.</p> <p><i>Output Measures</i></p> <p>Completion of draft of the Analysis of Impediments and an approved update process</p>	<p><i>Consolidated Plan Coordinating Committee and Indiana Fair Housing Task Force Representatives</i></p> <ul style="list-style-type: none"> ■ Develop strategy to have the <i>Analysis of Impediments to Fair Housing Choice</i> drafted ■ Develop process to update and evaluate action tasks proposed in the plan ■ Plan and implement annual review process for the purpose of discussing fair housing progress 	<ul style="list-style-type: none"> ■ Dr. Linda Keys of Ball State University has been contracted as a consultant to perform these AI action tasks.
	<p><i>Indiana Fair Housing Task Force</i></p> <ul style="list-style-type: none"> ■ Develop strategy to update fair housing data collection and assessment of findings annually 	<ul style="list-style-type: none"> ■ The database to receive and process statewide housing discrimination complaint information has been designed. A description and a prototype of that data is attached to this section.

<i>C. Action Task – Continue to improve fair housing intra/inter agency coordination of activities</i>	<i>Activities</i>	
<p>Goal</p> <p>To improve fair housing coordination statewide with particular emphasis on non-entitlement areas</p> <p>Output Measures</p> <p>The development of a comprehensive Consolidated Plan document that includes the Analysis of Impediments to Fair Housing Choice data and analysis</p> <p>Increase non entitlement area representation on the Indiana Fair Housing Task Force by 10% and increase distribution of fair housing information throughout the system</p>	<p>IDOC, IHFA, FSSA, ISDH and ICRC</p> <ul style="list-style-type: none"> Continue to partner with Indiana Fair Housing Task Force and provide leadership and financial and human resources for the implementation of task force activities. 	<ul style="list-style-type: none"> The 2001 and 2002 Fair Housing Summits were partially financed (\$10,000 each year) by HOME grants provided by IHFA. In addition, these agencies have representation on the FHTF.
	<p>Indiana Fair Housing Task Force</p> <ul style="list-style-type: none"> Provide the Consolidated Plan Coordinating Committee updates of their activities and continue to have representation on the committee. 	<ul style="list-style-type: none"> Two members of the FHTF attend regular Consolidated Plan Coordinating Committee meetings and provide updates on Task Force Activities. The information and coordination between these two organizations has improved.
	<p>Consolidated Plan Coordinating Committee</p> <ul style="list-style-type: none"> Work more closely with representatives from the Task Force to ensure coordination of activities and to provide financial and human support when needed 	

<i>D. Action Task – Develop methods to seek out violators of fair housing regulations</i>	<i>Activities</i>	
<p>Goal To enhance the tester program</p> <p>Output Measures The development of a strategy for the permanent funding of the tester program Computerization of tester program files</p> <p>Goal To increase the number of testers and tests statewide</p> <p>Output Measures Calculation of baseline of tester and tests to be used to increase the number of testers and tests in Indiana by 2 percent and 5 percent yearly.</p>	<p>Indiana Civil Rights Commission</p> <ul style="list-style-type: none"> ■ Work with the Indiana Fair Housing Task Force to develop a proposal for funding of the tester program ■ Research funding alternatives for the tester program ■ Conduct tester training in two non-entitlement areas ■ Receive FHIP Grant to fund tester & other programs 	<ul style="list-style-type: none"> ■ A HOME grant from IHFA provided funds to advertise for testers in those areas of the State where testers are lacking and to provide mileage reimbursement and a \$25 stipend per completed test for volunteer testers. Many new testers have been recruited; however, tester training in two non-entitlement areas has not yet been conducted.
	<p>Indiana Civil Rights Commission</p> <ul style="list-style-type: none"> ■ Develop process to computerize test program ■ Evaluate process, make appropriate changes and implement changes 	<ul style="list-style-type: none"> ■ The tester database was updated in 2001. Additional fields were added to each tester's demographic information to assist in appropriately matching testers to the discrimination complaint.
	<p>Indiana Civil Rights Commission</p> <ul style="list-style-type: none"> ■ Calculate number of testers and tests in FY2000 to determine a baseline of activity ■ Increase testers and tests by 2% and 5% respectively 	<ul style="list-style-type: none"> ■ The FY2000 baseline for testers and tests has been established. The number of testers has been increased accordingly. We are currently in the process of organizing tests to satisfy the quotas in this action plan activity.

<i>E. Action Task – Continue Education Programmatic Thrust</i>	<i>Activities</i>	<i>Accomplishments</i>
<p><i>Goal</i></p> <p>To continue to enhance understanding of fair housing throughout Indiana</p> <p><i>Output Measures</i></p> <p>Annual Fair Housing Summit hosted in a non-entitlement city</p> <p>Increase the number of county/city representatives who can provide training/workshops to agencies, Realtors and housing stakeholders in the field</p> <p>Increase the number of contracts and workshops presently conducted outside of entitlement areas by 20 percent</p>	<p><i>Indiana Housing Finance Authority</i></p> <p>Continue to require that each grantee take action to further fair housing that reaches the entire community and not just residents of the IHFA-funded projects or low income residents when conducting fair housing activities</p>	<ul style="list-style-type: none"> ■ The 2000 Third Annual Fair Housing Summit was held in Muncie, IN. While Muncie is an entitlement city, moving the summit site out of Indianapolis was an attempt to provide educational training events in various locations throughout the State. Because Muncie lacked a central location, attendance was poor. In 2001, the summit was moved back to Indianapolis. The 2001 Summit was attended by 187 people; the 2002 Summit was attended by 316 people.
	<p><i>Indiana Housing Finance Authority</i></p> <ul style="list-style-type: none"> ■ Continue to require communities that have fair housing ordinance in place to take some other action to affirmatively further fair housing. 	
	<p><i>Indiana Civil Rights Commission</i></p> <ul style="list-style-type: none"> ■ Continue to target non-entitlement areas for distribution of brochures and location of workshops ■ Continue to distribute the Indiana Civil Rights Commission's brochure, "You May Be a Victim," to residents by IHFA grantees through affordability period. <p><i>Indiana Civil Rights Commission and IHFA</i></p> <ul style="list-style-type: none"> ■ Continue to update program brochures to reach all populations including providing information in multi-lingual, Braille and large print formats. 	<ul style="list-style-type: none"> ■ With funds from both a FHIP and HOME grant, 294,000 brochures in both English and Spanish are in the printing process. While at least one housing agency in each of Indiana's 92 counties will receive these materials, non-entitlement communities will be the target for the bulk of these materials. A list and brief description of each of these materials is attached. ■ IHFA continues to require grantees to distribute the "You May Be A Victim" to all residents throughout the affordability period. IHFA forwards copies of the brochures to all its grantees and they have residents sign a receipt sheet to document the files. IHFA checks compliance during close-out monitoring and again through on-site tenant file reviews.

<i>E. Action Task – Continue Education Programmatic Thrust, (continued)</i>	<i>Activities</i>	<i>Accomplishments</i>
	<i>Indiana Housing Finance Authority</i> <ul style="list-style-type: none"> ■ Continue to host their Annual Affordable Housing Conference where a session on fair housing will be presented. 	<ul style="list-style-type: none"> ■ IHFA continues to host its Annual Affordable Housing Conference.
	<i>Indiana Civil Rights Commission and IHFA</i> <ul style="list-style-type: none"> ■ Continue to provide technical assistance, and presentations on fair housing as well as partner with providers to present fair housing training. 	<ul style="list-style-type: none"> ■ The Task Force formed a Speakers' Bureau in 2001. A powerpoint presentation and overheads were designed to assist speakers. With HOME grant funds, a training video of the Indiana Fair Housing Act is also being produced to assist speakers. From April 1, 2001 to April 30, 2002, the ICRC and the Task Force provided the following fair housing education and outreach events: <ul style="list-style-type: none"> 13 Conference Exhibits (Incl. info. materials) 20 Instructional Presentations 8 Outreach Presentations 4 Media Presentations 2 Statewide Summits

<i>E. Action Task – Continue Education Programmatic Thrust, (continued)</i>	<i>Activities</i>	<i>Accomplishments</i>
<p>Goal</p> <p>To continue to enhance Fair Housing Month as a major emphasis in the education of Indiana residents on the rights and requirements of fair housing</p> <p>Output Measures</p> <p>Increase non-entitlement number of activities and publicity notifications of events by 10 percent and that of participants residing in non-entitlement areas by 5 percent</p> <p>Increase support of the Fair Housing Summit by soliciting an increased number of scholarships</p>	<p>Indiana Fair Housing Task Force (continue last year's program as outlined below)</p> <ul style="list-style-type: none"> ■ Governor: Provide a proclamation recognizing fair housing month and its activities ■ Lt. Governor: Promote the Annual Fair Housing Summit in his weekly column ■ Task Force: Announce and circulate Summit information throughout the State with emphasis on distribution of information in non-entitlement cities ■ Consider offering scholarship opportunities for Fair Housing Summit to be completed in future ■ Lower registration fee to encourage more participation ■ Housing Summit organizers offer legal continuing education credit this year ■ For those who are unable to attend the Summit for longer than a day conference, shorten to one day 	<ul style="list-style-type: none"> ■ Each year Governor O'Bannon provides a proclamation declaring April as Fair Housing month. Also, Lt. Governor Kernan focused one of his weekly newspaper columns in April on the Fair Housing Summit. ■ ICRC, along with several other Task Force agencies, mailed out a total of 7,000 Summit registration brochures. The Task Force member from the Indianapolis Housing Agency mailed 2000 brochures to Indiana's Title 8 landlords. And in 2002, for the first time, the Summit was also promoted in 18 statewide newsletters. ■ The Federal home Loan Bank of Indianapolis and the Task Force provided 22 scholarships to this year's Summit. Most of these scholarships went to people who work for legal aid services, law and social work college students. ■ This year the Task Force offered CLE credit for three workshops: Insurance Redlining Predatory Lending Fair Housing Rights for Persons with Disabilities The Task Force was not able to offer CE credit for Realtors. Workshops must be 2 hours in length to be eligible for CE credit. Summit workshops were only 1.5 hour in length. ■ Both one-day and two-day registrations were offered for this year's Summit.

**TASK 6: ESTABLISH THE ICRC AS THE CENTRA DATA REPOSITORY
FOR THE 21 HUMAN RELATIONS COMMISSIONS IN INDIANA WHO
RECEIVE AND PROCESS FAIR HOUSING COMPLAINTS.**

Contract with Systems Analyst

The Indiana Civil Rights Commission has entered into a contract with Shahid Khokhar for services as a systems analyst. Mr. Khokhar ("Systems Analyst") was chosen among several qualified applicants after a lengthy multistage interview process. After careful evaluation of the needs of each of Indiana's human rights agencies, the Systems Analyst has successfully created a system prototype of a database to be used by those agencies throughout the State of Indiana that receive and process fair housing discrimination complaints. The database is in its second phase of the project life cycle. The database is being designed in SQL Server language, and will use a web-browser interface for input and output of the data. A copy of that system prototype is enclosed. This system is being designed in strict adherence to the Indiana Technology Oversight Commission and Access Indiana requirements. In addition, the database shall be fully relational, whereby a user will be able to manipulate the data and to prepare various statistical reports on at least a quarterly basis for use by the Commission. Such information gleaned from these reports shall assist in our education and outreach efforts by targeting areas in need of fair housing education.

Once completed, the database may be housed on the ICRC's website, where other human rights agencies still have easy and secure access to it. The Systems Analyst will train these agencies to use the database in compiling and reporting fair housing discrimination complaints. The Systems Analyst has already made a presentation to these agencies and secured their approval for participation in this task.

The Systems Analyst is further essential to the education and outreach efforts of the ICRC in that he is maintaining and expanding a mailing database for the distribution of ICRC fair housing literature. The Systems Analyst has assessed the ICRC's current needs and has begun designing an Access-based fully-relational database with user-friendly interface. A user will be able to generate mailing labels in accordance with specified criteria. The system will also enable the ICRC to track all returned mail and timely update the database with correct information. With this in place, the ICRC can effectively notify targeted audiences of relevant fair housing presentations, workshops and conferences.



INDIANA
CIVIL
RIGHTS
COMMISSION

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FOR IMMEDIATE RELEASE

April 24, 2002

**INDIANA CIVIL RIGHTS COMMISSION ANNOUNCES
ADVERTISING CAMPAIGN TO PROMOTE FAIR HOUSING**

The Indiana Civil Rights Commission (ICRC) announces a statewide poster billboard advertising campaign to educate Hoosiers on housing discrimination enforcement procedures. The ICRC poster billboards will target 20 community locations with messages in both English and Spanish. An additional 11 communities will be the focus of a similar advertising campaign coordinated jointly by the Northwest Indiana Open Housing Center and the Fort Wayne Metro Human Relations Commission. The Housing Center posters will be in English, Spanish and Vietnamese. The poster billboards utilized in both advertising campaigns will have similar images and messages. Funds for this statewide advertising effort were granted by U.S. Department of Housing and Urban Development's (HUD) Fair Housing Initiative Programs (FHIP).

The ICRC locations are: **Northern Indiana:** Michigan City; Portage; Angola; Rensselaer; Monticello; Logansport and Marion. **Central Indiana:** Frankfort; Crawfordsville; Speedway; Fishers; Richmond; Columbus; Shelbyville and Lawrence. **Southern Indiana:** Vincennes; Washington; Dale; Clarksville and Jeffersonville.

The Open Housing Center and Fort Wayne Commission locations are: **Northern Indiana:** Crown Point; Gary; Michigan City; Fort Wayne; Auburn; Huntington Kendallville; Angola; Columbia City; Logansport; South Bend and Warsaw.

The press conference will precede the opening luncheon of the Indiana Fair Housing Task Force's (IFHTF) Fifth Annual Fair Housing Summit. The two-day summit will feature workshops and lectures on a variety of housing issues, including: predatory lending, insurance redlining, rights of people with disabilities, among other topics.

For more information contact Tiffany M. Tolbert at (317) 233-6308 or ttolbert@crc.state.in.us

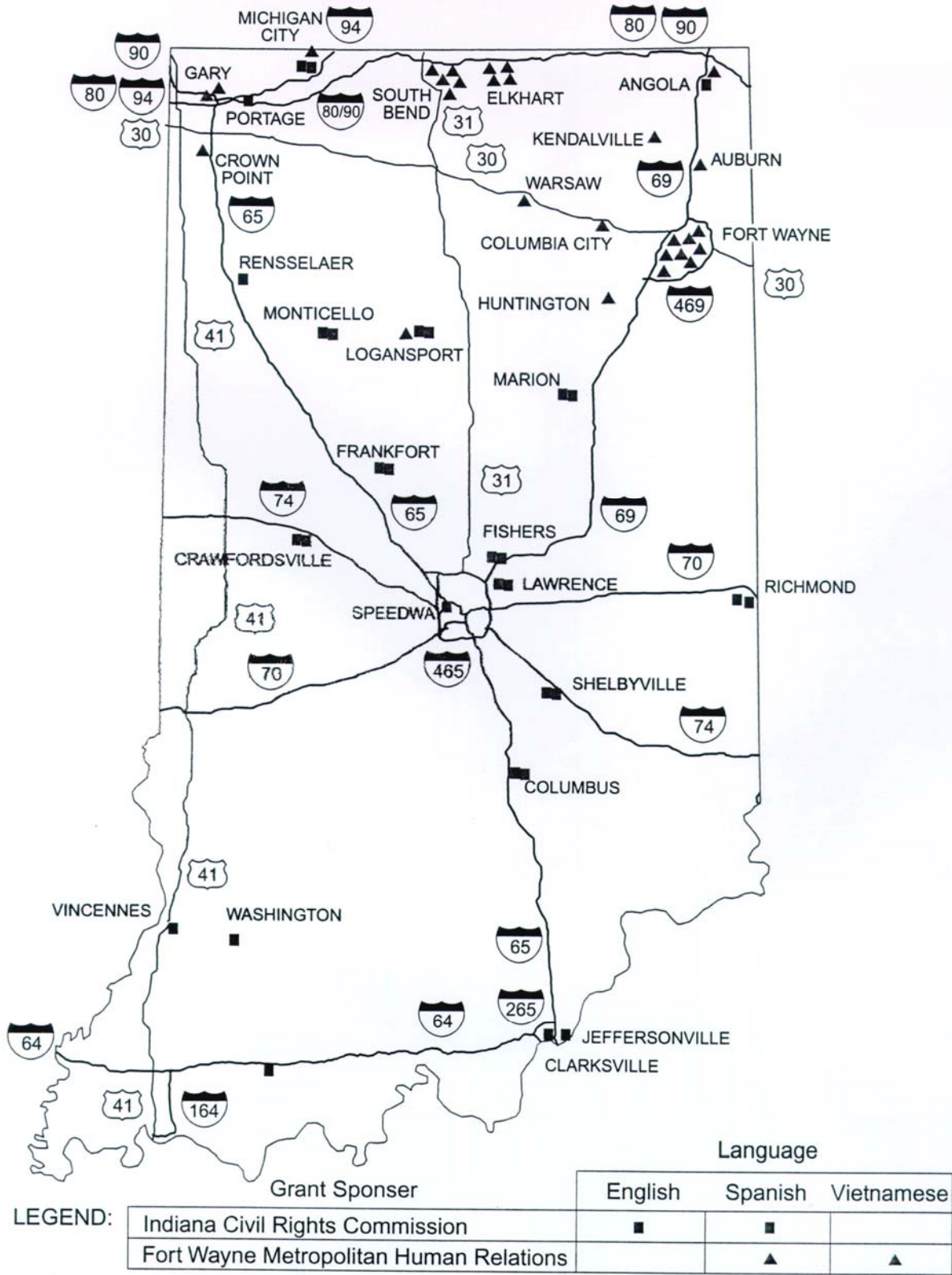
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"Morality cannot be legislated, but behavior can be regulated." M.L. King, Jr.
An Equal Opportunity Employer



RECYCLED PAPER

Fair Housing Billboard Campaign Locations



POSTER BILLBOARD LOCATIONS

INDIANA CIVIL RIGHTS COMMISSION

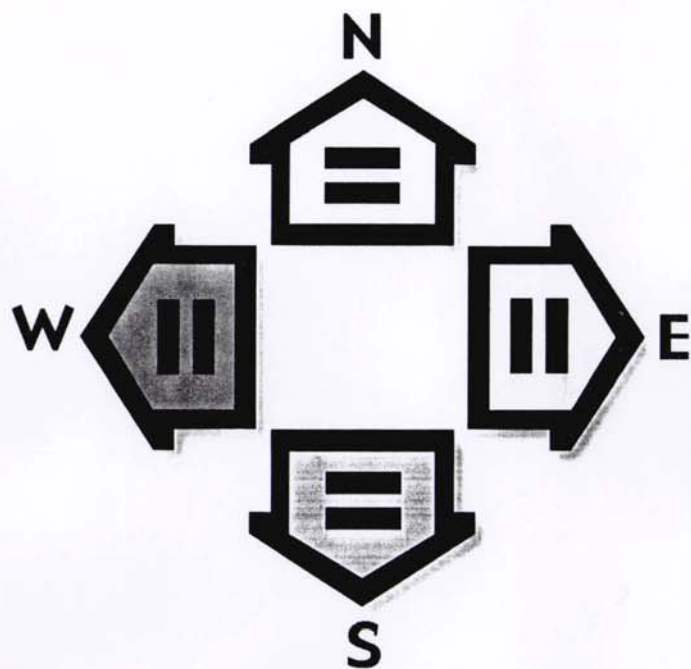
Northern Indiana: Michigan City; Portage; Angola; Rensselaer; Monticello; Logansport and Marion.

Central Indiana: Frankfort; Crawfordsville; Speedway; Fishers; Richmond; Columbus; Shelbyville and Lawrence.

Southern Indiana: Vincennes; Washington; Dale; Clarksville and Jeffersonville.

NORTHWEST INDIANA OPEN HOUSING CENTER FORT WAYNE METRO HUMAN RELATIONS COMMISSION

Northern Indiana: Crown Point; Gary; Michigan City; Fort Wayne; Auburn; Huntington Kendallville; Angola; Columbia City; Logansport; South Bend and Warsaw.



**No Matter
Where You Are
In Indiana,
Discrimination
Is Illegal.**

1-866-3FAIR4-U



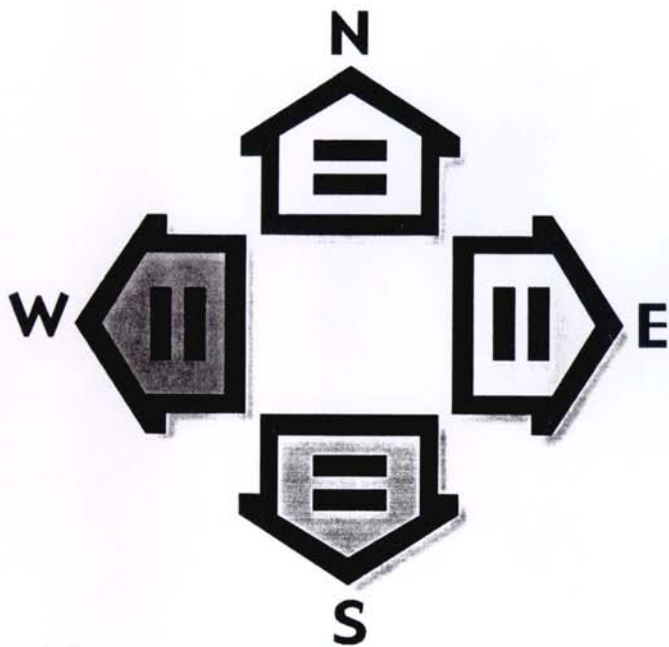
FairHousing .



1-866-3FAIR4-U



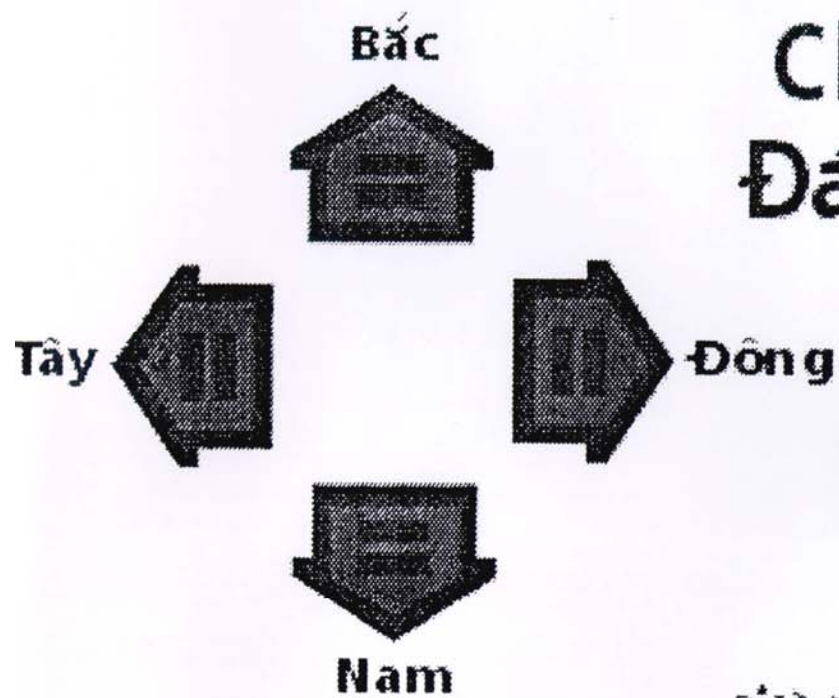
It's your right. And we'll help you fight.



**No Importa Donde
Se Encuentra
En Indiana,
Discriminación
Es Ilegal.**

1-866-332-4748





**Cho Dù Bạn Đang Ở
Đâu Trong Tiểu Bang
Indiana.**

**Kỳ Thi Về Gia Cư
Là Trái Luật.**

Để Tìm Văn Phòng Công Ty "Fair Housing" (Gia Cư Công Bằng)
Gần Nhà, Xin Gọi: 1-800-311-4223



TASK 2: TRANSLATE THE ICRC'S FAIR HOUSING MATERIALS INTO SPANISH AND, UPON REQUEST, INTO BRAILLE AND OTHER NON-ENGLISH LANGUAGE

After the required procurement process was complete, the ICRC awarded a contract to a Spanish translation vendor. Spanish translated materials have just been received by ICRC.

The translated materials are entitled:

A. Eight Step Guide Processing a Complaint from Intake to Final explains to the public how a civil rights case is handled from the first filing of a complaint to the final decision/action by the commissioners or the executive director of the ICRC;

B. A Voluntary Mediation Program brochure describes the process that can be used by the parties as an alternative to commencing legal action;

C. You May Be A Victim of . . . brochure describes different housing discriminations;

D. Affirmatively Furthering Fair Housing in your Community brochure describes different housing discriminations;

E. Your Rights to Equal Access and Use of Public Accommodations in Indiana brochure describes your rights in public accommodations i.e., airplanes, trains, etc.;

F. Sexual Harassment Unwelcome Anywhere brochure describes how to avoid sexual harassment in the workplace;

G. Tester Program in Indiana brochure describes the responsibilities of volunteers who will do "role plays" that relates to a civil rights discrimination case and report the outcome in a case investigation analysis format;

H. You May be a Victim of . . . Poster describes different housing discriminations; and

I. Advertising in Indiana describes different discriminations used to advertise about available housing .

J. Indiana Fair Housing Task Force defines the Task Force's mission statement and purpose to be used for recruiting new membership.